

Executive Summary

ES-05 Executive Summary

1. Introduction

The City of Memphis' Consolidated Plan is a reflection of the city's efforts to collaborate and coordinate the planning for the use of federal entitlement grant funds and to meet the requirements of the U.S. Department of Housing and Urban Development (HUD). The opportunities for receiving input from other local government, community organizations, non-profits and private/business sectors entities are numerous and on-going. As the lead agency responsible for managing the development of the plan, the City of Memphis Division of Housing and Community Development (HCD) administers primarily housing and community development programs and activities. It is through the skills and abilities of other divisions of local government, non-profit agencies, private organizations and developers that many homeless programs, public services, and economic development initiatives are provided. HCD's relationship with the Memphis Housing Authority (MHA) has strengthened the City's ability to combine its forces in meeting the housing needs of low and moderate-income citizens.

For the foreseeable future, Memphis and Shelby County's attention will continue to be focused on strategies for neighborhood revitalization in the inner-city. These include planning, identification of new incentives for redevelopment, smart growth, and collaboration.

The primary goal of Memphis' Consolidated Plan is to foster the development of viable urban neighborhoods which include decent housing for everyone, a suitable living environment, and expanded economic opportunities, especially for low and moderate income citizens. Four major groups of activities address this goal:

- Housing
- Homelessness
- Special Needs Populations
- Neighborhood, Community and Economic Development

The Consolidated Plan combines into a single submission a Federal grant application for Community Development Block Grant (CDBG), HOME, Housing Opportunities for Persons with AIDS (HOPWA) and Emergency Shelter Grant (ESG) Programs. This Consolidated Plan document is comprised of this Executive Summary, the 2014-2016 Three-Year Strategy, and the 2014 Annual Action Plan. It presents a Three-Year Strategy that describes how current and future funds will be used to address housing and community needs over the next three years. The Annual Action Plan for July 1, 2013 – June 30, 2014,

identifies projects that will be or are currently being implemented and describes the use of Federal, State and local housing resources. Also included in the Three-Year Strategy is a study of the Memphis housing market (Memphis Housing Study 2013) that was prepared by the MAP Studio.

In the pages to follow, you will find a summary of our current and future plans, priorities, programs, activities and the organizational structure, which will support the plan.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The goals and objectives can be found under the Strategic Plan section of the plan under goals and priority needs.

3. Evaluation of past performance

HCD has performed well in all four of the entitlement programs. Since its creation as City Division, HCD has undertaken a number of affordable housing, public improvements, economic development, section 8 loan repayments, public services, public facilities, acquisition, interim assistance, demolition, and administration and planning activities using entitlement funding provided through the U.S. Department of Housing and Urban Development.

In the area of housing, HCD uses a combination of HOME and CDBG funds to administer housing programs. These include the CHDO program, housing rehabilitation, down payment assistance, tenant based rental assistance, and single and multi family ownership and rental programs. During the past fiscal year, these funds provided for the development or rehabilitation of 420 affordable single and multi family units, the rehabilitation of 140 homeowners units through the major, minor, and volunteer home repair programs, and 14 units were rehabilitated by CHDOs.

To meet the needs of homeless persons, HCD uses ESG, HOME, and CDBG funds, leveraged by Continuum of Care and other funds, to provide services and housing for homeless persons. During FY12, HCD provided funding for 24 programs serving the homeless. This included 15 ESG-funded contracts that served 3112 homeless adults and children; 7 CDBG funded programs that assisted 3466 (plus TSA) homeless adults and children. CDBG funds were used toward the rehabilitation of 85 units of transitional housing.

To meet the needs of persons with special needs in FY12, HCD used CDBG, HOME, and HOPWA funds to provide short-term utility payment, emergency housing, tenant-based rental assistance to 1197 persons, tenant-based rental assistance to 76 persons, and a variety of public services to over 9,000 persons.

In FY12, funding was expended for a number of initiatives in the category of neighborhood, community, and economic development. The Memphis Pyramid Redevelopment project that will create over 1000 jobs, the Great American Steamboat project, which created 587 jobs, and Beale Street Landing, which

will help spur economic development and tourism for the City. Funding was provided for several initiatives that provided public services for over 2,600 low income youth and adults.

4. Summary of citizen participation process and consultation process

The Division of Housing and Community Development (HCD) consults with and seeks input on housing and community development needs and programs from a wide variety of social service/advocacy groups, public agencies, and citizens. To facilitate this process, HCD identifies and meets on an ongoing basis with stakeholders, which represent organizations and individuals served by our programs. HCD frequently communicates with stakeholders to provide HCD with information on current issues, needs, priorities and long and short term recommendations on resource allocation and inter-agency coordination. HCD also has a website for its Consolidated Plan and posts information about the planning process, draft documents, and presentations on the City's web-site as well as the public hearing notices.

In meeting with citizens and planning session groups about the Consolidated Plan, HCD provides information on:

- The amount of funding to be received from federal sources
- The types of activities that may be undertaken under various grant programs
- Amount of funding that will benefit low- and very low-income persons
- Plans to minimize displacement of persons or assist those who are displaced

In addition, HCD makes every effort to provide technical assistance to groups representative of low and very low-income groups in developing proposals for funding under any of the programs described in the Consolidated Plan. Furthermore, HCD provides, as required by the Consolidated Plan rules, access to records and reports relating to the plan and to the use of federal funds for the preceding five years.

HCD holds two (2) public hearings: At the first hearing, prior year performance, the Consolidated Planning process, and citizen participation process are presented. The second hearing presents the proposed draft Consolidated Plan and includes citizen/planning session attendants' comments on the proposed plan. This year, the first public hearing was held January 24, 2013. The second hearing was held on April 11, 2013 and began the thirty day comment period on the draft Consolidated Plan.

Public hearings are held at times and locations convenient to potential beneficiaries and accommodations will be made for those with disabilities. All public hearings are publicized at least ten days in advance in the newspaper of general daily circulation.

Through the planning session group process, HCD consults with coalitions of agencies, to identify existing conditions, needs, priorities for funding, resource allocation and other ideas. At minimum, HCD brings agencies together in group meetings during each year to discuss the concerns required by the Consolidated Plan, such as housing needs, needs of populations having special needs, and HOPWA. However, for existing groups (such as the HIV/AIDS Consortium, the Community Alliance for the

Homeless, or the Community Development Council of Greater Memphis), these meetings are ongoing, and coordination and communication with HCD will be continuous.

Copies of the draft Consolidated Plan are available for review and comment for a period not less than 30 days before final submission to HUD. HCD advertises in the newspaper that copies of the draft plan are posted on the HCD website and provided the website address, and that they are available for review at the offices of HCD and the main branch of the public library. In addition, a public notice is published which summarizes the contents and purpose of the plan, publicizes its availability and identifies locations where copies may be obtained or reviewed.

Public notices are also published regarding availability of the Consolidated Annual Performance and Evaluation Reports and amendments to the plan.

5. Summary of public comments

While no written comments were received related to the draft Consolidated Plan, there were several comments received during the public hearing to present the draft plan and during meetings convened by HCD to discuss the Consolidated Plan Three Year Strategic Plan and Annual Action Plan. Additionally, HCD presented information related to the Consolidated Plan Three Year Strategic Plan and Annual Action Plan at regularly scheduled meetings of several community partners and also received other comments and feedback. These comments are described in the Citizen Participation section of the Con Plan, but generally, they involved recommendations related to existing policies, program recommendations, and comments reflective of the needs in the community.

6. Summary of comments or views not accepted and the reasons for not accepting them

There were no comments or views not accepted by HCD.

The Process

PR-05 Lead & Responsible Agencies

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	MEMPHIS	Division of Housing & Community Development

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

City of Memphis, Division of Housing and Community Development, Attn: Planning Department, 701 North Main Street, Memphis, TN 38107.

PR-10 Consultation

1. Introduction

The City consults with housing, social services and other agencies to better respond to the respective needs of low/moderate income residents. Because HCD does not have the resources to completely revitalize neighborhoods on its own, it is seeking creative ways to coordinate services and to bring groups together in order to make a difference within these areas. Leveraging of resources and partnerships with other City and County agencies, social service providers, foundations, CDCs and other neighborhood-based organizations, the faith based community, colleges and universities, and private developers are critical components of this strategy.

Summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies

HCD works with public and assisted housing providers on a regular basis to comprehensively identify the programs that exist, especially those to assist low and moderate income citizens, senior citizens, the homeless, and persons with disabilities. HCD partners with housing providers regularly around specific housing issues, such as rental housing needs, housing rehabilitation, home modifications for senior citizens and persons with disabilities, increasing the visitability of homes funded through housing programs, and others. Coordination includes convening and facilitating dialogue about the needs within the community and the local resources available to meet these needs. In many cases, coordination is triggered by specific projects, such as HOPE VI and Choice Neighborhoods to comprehensively plan around the housing needs of a particular area. The Choice Neighborhoods initiative in the Vance Avenue area is putting together an affordable housing coalition that is looking at how to work together to overcome several housing redevelopment challenges including: 1) the abundance of vacant and dilapidated housing in the neighborhood; 2) the need for one-for-one replacement of public housing units demolished; 3) creating a mixed-income development; 4) establishing access to opportunity; 5) site control and the acquisition of necessary properties to help transform the neighborhood; 6) Relocation and Gentrification, and, 7) financial leveraging required to realize sufficient points for a CN Implementation Award. HCD also coordinates and/or participates in efforts around specific housing related needs, including foreclosures, visitability, and fair housing.

HCD participates in a variety of initiatives that are intended to enhance coordination with health, mental health, and service delivery. Homeless programs are coordinated through the Community Alliance for the Homeless that has the responsibility for identifying service and housing needs and priorities and coordinating the preparation of the application to HUD under the annual Continuum of Care funding competition. To enhance coordination around health issues, the City and County along with local healthcare providers, have formed Healthy Shelby, which is aimed at

emphasizing improvements in three areas: infant mortality, chronic disease, and end of life care. These three focus areas were chosen based on their potential to be scaled up, to improve significant health disparities in Shelby County, to capitalize on and leverage community energy and resources already invested in the region, and to activate residents to take ownership of their own health and health care. The Healthy Memphis Common Table is the organization responsible for convening, coordinating, and supporting the work of the partners. For the first time, health care systems, public health, social services, and the business community have come together in this public-private effort to assume accountability for the health of a community.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Community Development Block Grants have long been a source of funding for the CoC Lead Agency and efforts have been made to align funding priorities in CDBG, ESG, and HOME with the Action Plan to End Homelessness. The head of the City of Memphis Division of Housing and Community Development is the Chair of the Mayors' Policy Committee to End Homelessness and his Homeless and Special Needs Housing Administrator holds a permanent seat on the Governing Council, the primary decision-making body for the Homeless Consortium. These individuals have a direct role in guiding and administering the NSP, CDBG, HOPWA, ESG, and HOME programs.

In 2013, two SHP grantees will convert their Transitional Housing programs to Rapid Rehousing/Permanent Housing programs, which will be a significant, renewable funding stream to support our very successful Rapid Rehousing program. The City has prioritized Emergency Solutions Grant and HOME funding and raised local general fund and private funding to sustain the Central Intake and Homeless Hotline in 2012. We expect these resources to be continually designated for Rapid Rehousing. The Mayors' Faith Partnership to End Family Homelessness was launched in 2012 to provide congregational mentoring teams and short-term rental assistance to low and moderate risk families facing homelessness. Finally, funding has been secured through the United Way Siemer Institute to provide additional supportive services for families served by ESG and HOME funds.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City of Memphis in collaboration with the local Continuum of Care utilizes the priorities set by the CoC for the Emergency Solutions Grant. The City of Memphis Administrator of the Homeless & Special Needs Dept. serves on the Governing Council which implements/oversees the decision making of the CoC. Once priorities are established by the CoC, those priorities are utilized in the Emergency Solutions Grant through their application process which is open once a year for eligible applicants. There is a selection process which is implemented by utilizing the Ranking and Review Committee of the local Continuum of Care. The Ranking and Review Committee selects the recipients of the Emergency Solutions Grant based on the priorities that were established by the Continuum of Care along with other factors which includes past performance, operational feasibility, need for the project, project quality, and applicant capacity.

ESG contracts initiated by the City of Memphis include the requirement that grantees participate in HMIS. Performance benchmarks for ESG grantees have been established by the Continuum of Care and are incorporated into ESG contracts. Data on performance will be assembled this year to assist in the evaluation of ESG grantees.

2. Agencies, groups, organizations and others who participated in the process and consultations

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
MEMPHIS HOUSING AUTHORITY/MLB	PHA	Housing Need Assessment Public Housing Needs Anti-poverty Strategy	Staff from HCD and the Memphis Housing Authority departments including capital improvements, HOPE VI, Housing Choice Voucher, Asset Management, and Executive met to discuss and share information related to the needs of residents, policies, development plans, existing housing stock, and other items to help identify housing needs and share information about future development and partnerships.
Community Alliance for the Homeless	Services-homeless	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs -	Staff from HCD met with the Community Alliance to discuss the homeless needs assessment and market analysis related to homeless facilities. The Alliance provides planning, technical assistance, and service coordination to public and private agencies working to

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
		Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth	end homelessness in Memphis and Shelby County. The City and County have partnered with the Alliance to develop and oversee the Action Plan to end homelessness in Memphis and Shelby County.
Court Appointed Special Advocates	Services-Children	Non-Homeless Special Needs	CASA participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population, specifically children.
Metropolitan Inter-Faith Association	Housing Services-Elderly Persons Services-homeless	Homelessness Strategy Homeless Needs - Families with children Non-Homeless Special Needs	MIFA participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population and the homeless population, specifically senior citizens and homeless persons.
Cocaine and Alcohol Awareness Program, Inc.	Services-Elderly Persons Alcohol/Drug Addiction	Non-Homeless Special Needs	CAAP participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population, specifically persons with alcohol and drug dependencies and seniors.
Aging Commission of the Mid-South	Services-Elderly Persons Regional organization	Non-Homeless Special Needs	The Aging Commission of the Mid-South participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population, specifically senior citizens.
Hope House Day Care	Services-Children Services-Persons with	Non-Homeless Special Needs	Hope House participated in discussions aimed at identifying the needs, objectives, and performance

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
	HIV/AIDS		metrics related to the non-homeless special needs population, specifically children and families affected by HIV/AIDS.
Karat Place	Ex-Offenders	Non-Homeless Special Needs	Karat Place participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population, specifically women who are transitioning out of prison.
Plough Foundation	Services-Elderly Persons Foundation	Non-Homeless Special Needs	The Plough Foundation participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population, specifically the elderly.
Mayor's Advisory Council for Citizens with Disabilities	Services-Persons with Disabilities	Non-Homeless Special Needs	MACCD participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population, specifically persons with Disabilities.
Memphis Health Education and Housing Facilities Board	Housing Other government - Local	Housing Need Assessment	The Memphis Health Education and Housing Facilities Board (HEHFB) participated in discussions aimed at identifying the needs, priorities, objectives, and performance metrics related to the housing area of the plan. Anticipated outcomes of the participation are an understanding of the resources available through the agency and data about the projects that they have funded.
UNITED HOUSING, INC	Housing	Housing Need Assessment	United Housing, Inc. participated in discussions aimed at identifying the needs, priorities, objectives, and performance metrics related to the housing area of the

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
			plan. Anticipated outcomes of the participation include input on the housing needs including housing counseling and financial counseling.
Habitat for Humanity of Greater Memphis	Housing	Housing Need Assessment Anti-poverty Strategy	Habitat for Humanity participated in discussions aimed at identifying the needs, priorities, objectives, and performance metrics related to the housing area of the plan. Anticipated outcomes of the participation include input on the housing needs including housing counseling and financial counseling, and barriers to affordable housing.
Federal Reserve Bank of St. Louis	Housing Other government - Federal	Housing Need Assessment	The Federal Reserve Bank participated in discussions aimed at identifying the needs, priorities, objectives, and performance metrics related to the housing area of the plan. Anticipated outcomes of the participation include input on the housing needs including barriers to affordable housing.
SRVS	Housing Services-Persons with Disabilities Services-Employment	Housing Need Assessment Non-Homeless Special Needs	SRVS participated in discussions aimed at identifying the needs, priorities, objectives, and performance metrics related to the housing and non-housing special needs area of the plan. Anticipated outcomes of the participation include input on the housing and service needs for persons with developmental disabilities.
Community Development Council of Greater Memphis	Housing Civic Leaders	Housing Need Assessment Economic Development	The Community Development Council of Greater Memphis is a membership organization consisting mostly of CDCs. The CD Council participated in discussions aimed at identifying the needs, priorities, objectives, and performance metrics related to the

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
			housing and non-housing community development areas of the plan. Anticipated outcomes of the participation include input related to housing and issues that impact neighborhoods.
MEMPHIS CENTER FOR INDEPENDENT LIVING	Housing Services-Persons with Disabilities	Housing Need Assessment Non-Homeless Special Needs	Memphis Center for Independent Living participated in discussions aimed at identifying the needs, priorities, objectives, and performance metrics related to the housing and non-housing special needs area of the plan. Anticipated outcomes of the participation include input on the housing and service needs for persons with disabilities.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

Throughout the process of developing the Consolidated Three-Year Strategic Plan and Annual Action Plan, HCD consulted with a broad group of housing providers, homeless service providers, providers of services to persons with special needs, other government agencies, citizens, foundations, education institutions, housing developers, advocacy organizations, and others. There is not an agency type that was not consulted

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Community Alliance for the Homeless	HCD incorporates the goals established through the Continuum of Care process into its strategic plan related to homelessness.
Mid-South Regional Greenprint	Mayors Office of Sustainability	The Greenprint Plan is intended to improve the quality of life for people in neighborhoods and communities across the Mid-South. The goals of this plan include protection of greenspace, expand recreational opportunities, improve public health, increase access to jobs and schools, access to fresh foods, and to make neighborhoods walkable. All of these align with the HCD's goals.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
MHA 5-Year Plan	Memphis Housing Authority	HCD incorporates the goals of the Memphis Housing Authority into the housing section, but it is also closely aligned with improving neighborhoods, especially through the HOPE VI and Choice Neighborhoods programs.
Ten Year Plan to End Homelessness	Community Alliance for the Homeless	HCD incorporates the goals established through the action plan into its strategic plan related to homelessness.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

HCD works closely with other City Divisions and departments in ways that benefit Memphis communities. HCD and the Office of Planning and Development (OPD) and HCD work to coordinate planning efforts in the neighborhoods targeted by HCD. Not only does this respond to a needs relating to zoning that enables affordable housing and correct inappropriate and non-conforming land uses, it helps to redevelop and revitalize neighborhoods. OPD also staffs the Community Redevelopment Agency, which oversees the approval of Redevelopment districts.

The Memphis Police Division, as a key strategy to combat crime in our communities, has implemented data-driven crime reduction strategies including the Real-Time Crime Center. Based on community need and data, the police have instituted bicycle patrols, monitoring opportunities, promoted business and neighborhood watch groups, and established a police ambassador program to hear from communities. Additionally, the Memphis Police Department has been involved in planning the construction of new precincts in conjunction with MHA and HCD redevelopment projects.

HCD works with Public Works on a number of levels related to affordable housing and neighborhood development. Public Works has also coordinated closely with HCD on clean-up efforts by placing dumpsters in key areas and providing special pickups when necessary and larger demolition projects in conjunction with ARRA and NSP3 funded projects.

The Division of Memphis Light Gas and Water (MLGW) provides a special utility rebate program to provide incentives for developers of low-income housing. MLGW has an Eco-Build program, with green building standards in order to make housing more energy efficient. HCD supports this project wherever possible.

The Memphis Park Division works with HCD to ensure that there are quality recreational facilities near the affordable housing developments initiated by HCD. Additionally, the Parks Division builds and maintains recreational equipment throughout the City.

The Memphis Area Transit Authority (MATA) works with HCD to find solutions for low-income people needing transportation to work. MATA is nearing completion of its short-range transportation plan. The major goals of the plan are to make sure MATA services meet and support community needs, make the bus an attractive option for more people in the community, study recommendations will focus on finding ways to increase bus ridership, and ensure MATA services are operated in the most cost effective and efficient way possible.

At the State level, HCD is working with the state housing agency, THDA, on a number of programmatic and policy related projects that will enhance the implementation of affordable housing programs, especially in the areas of rental housing and housing rehabilitation.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Public Meeting	Non-targeted/broad community	Two public hearings were held. The first was to present the CAPER and introduce the planning process for the Three Year Strategic Plan and the Annual Action Plan. It was held January 24, 2013. Attendance was sparse. The second was to present the draft Three Year Strategic Plan and Annual Action Plan. It was held on April 11, 2013 and had very good attendance. Both were held at the Main Branch of the Public Library.	There were a number of comments related to the overall shortage of funds compared to the level of need in the community, there were questions regarding housing rehab and funds available through a settlement with a national lender, questions regarding programs available for the homeless that do not have special needs and how to start programs, and questions about how funds are allocated to certain programs. These were all addressed and further follow up scheduled as requested.	There were no comments that weren't accepted, all comments were addressed at the meeting and follow-up scheduled where appropriate.	
Newspaper	Minorities				

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Ad	Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing				
Other	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing				
Internet Outreach	Minorities Non-English Speaking - Specify other language:				

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	<p>City's website has translation capability for a number of languages</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>				

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Memphis used the following sources in efforts to identify needs for the three year strategic plan.

- **Housing Needs** – The City relies upon its close working relationship with the Memphis Housing Authority and the Housing Market Study its commences every three years to identify the housing needs for very-low to moderate and middle income families, renters/owners and public housing residents. Using the CHAS data and other data included in the housing market analysis, those income categories of persons and housing types that have the highest obvious needs receive priority consideration as the City attempts to allocate funding across all entitlements.
- **Homeless Needs** – On-going consultation with the Continuum of Care organization and the Homeless Needs Assessment (conducted every three years) provides the basis upon which Memphis identifies the needs of its homeless population. These sources are the basis for analysis used to guide planning and funding uses of entitlements used to address homeless needs.
- **Non-homeless Special Needs** – Workshops, on-going consultation and the formal requests for funding assistance provides data and information needed to analyze the housing and supportive service needs of the special needs populations.
- **Non-housing Community development** – Census data, information gathered around planning efforts for areas targeted for revitalization/redevelopment, and request for assistance from providers of community and public services enables the City to establish priority non-housing community development needs.

NA-10 Housing Needs Assessment

Summary of Housing Needs

Demographics	2000 Census (Base Year)	2005-2009 ACS (Most Recent Year)	% Change
Population	678,973	679,052	0%
Households	282,752	260,097	-8%
Median Income	\$32,285.00	\$36,535.00	13%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS Data
2000 Census (Base Year)
2005-2009 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	45,945	37,755	48,680	27,030	
Small Family Households *	16,225	13,805	19,720	62,000	
Large Family Households *	4,590	3,380	3,895	8,900	
Household contains at least one person 62-74 years of age	6,165	5,415	6,725	3,410	14,515
Household contains at least one person age 75 or older	5,350	5,725	5,775	2,525	7,470
Households with one or more children 6 years old or younger *	10,950	7,775	8,625	18,475	
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2005-2009 CHAS

Housing Needs Summary Tables for several types of Housing Problems

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	630	390	425	135	1,580	145	110	145	50	450
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	425	370	180	40	1,015	65	50	14	50	179
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,440	795	1,165	385	3,785	175	440	480	180	1,275
Housing cost burden greater than 50% of income (and none of the above problems)	20,810	8,895	1,120	125	30,950	8,765	5,825	3,620	865	19,075
Housing cost burden greater than 30% of income (and none of the above problems)	2,420	9,490	10,995	1,445	24,350	1,725	4,075	9,020	4,605	19,425
Zero/negative Income (and none of the above problems)	3,220	0	0	0	3,220	1,610	0	0	0	1,610

Table 7 – Housing Problems Table

Data Source: 2005-2009 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	23,300	10,440	2,890	685	37,315	9,150	6,425	4,245	1,155	20,975
Having none of four housing problems	5,980	12,660	22,805	11,030	52,475	2,670	8,225	18,730	14,165	43,790
Household has negative income, but none of the other housing problems	3,220	0	0	0	3,220	1,610	0	0	0	1,610

Table 8 – Housing Problems 2

Data Source: 2005-2009 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	10,410	7,675	4,885	22,970	2,995	3,800	5,920	12,715
Large Related	3,230	1,285	775	5,290	700	1,320	1,005	3,025
Elderly	3,090	2,420	1,365	6,875	4,690	3,530	2,895	11,115
Other	8,500	7,940	5,575	22,015	2,465	1,610	3,155	7,230
Total need by income	25,230	19,320	12,600	57,150	10,850	10,260	12,975	34,085

Table 9 – Cost Burden > 30%

Data Source: 2005-2009 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	9,580	3,795	335	13,710	2,680	2,370	1,595	6,645
Large Related	2,945	295	75	3,315	650	680	165	1,495
Elderly	2,250	1,345	385	3,980	3,485	1,720	960	6,165
Other	7,760	3,770	415	11,945	2,300	1,235	1,005	4,540
Total need by income	22,535	9,205	1,210	32,950	9,115	6,005	3,725	18,845

Table 10 – Cost Burden > 50%

Data Source: 2005-2009 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	1,385	814	960	350	3,509	145	280	289	90	804
Multiple, unrelated family households	495	265	350	84	1,194	100	150	199	145	594
Other, non-family households	20	80	35	0	135	0	60	0	0	60
Total need by income	1,900	1,159	1,345	434	4,838	245	490	488	235	1,458

Table 11 – Crowding Information

Data Source: 2005-2009 CHAS

What are the most common housing problems?

The CHAS tables presented show that the most common housing problems include those households having costs burdening in excess of 50% of income and those having cost burdens in excess of 30% of income. The tables also show that overcrowding (i.e. 1.01 - 1.5/persons per room) is a common housing problem.

Are any populations/household types more affected than others by these problems?

Both renters and homeowners who expended greater than 30% and 50% of income toward housing appear to be more affected by the most commonly identified housing problems.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The primary characteristics of low-income individuals and families with children who are at imminent risk of homelessness are low rates of employment and education. Housing costs in Memphis are relatively low, but the level of skills and employment history is also low, thus securing a lease, or obtaining housing may still be out of reach for this group. The Emergency Housing Hotline receives calls from an average of 1,800 household heads per month indicating they are at risk of homelessness.

According to a 2013 study conducted by MAP Studio planning consultants, there were over 23,625 renter households with 2-4 related members who had a housing problem, which includes paying more than 30% of household income on rent, having insufficient kitchen or plumbing, and having more than one person per room. This number has likely increased since 2000 with the increase in un- and underemployment in Memphis.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Reference data provided in the response above is from the housing market analysis/study.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

We have not conducted a local study of the specific characteristics that place individuals at risk of homelessness, however, we have noted in our annual program evaluations that programs that discharge

homeless individuals to housing with family and friends have higher rates of return to homelessness than those who secure permanent housing on their own. Therefore, doubling up tends to place people at risk of homelessness. We have conducted zip code analysis of entries into homelessness and found that they are consistent with areas of concentrated poverty. Based on interviews with unsheltered individuals, childhood sexual abuse, victimization, and tri-morbidity (co-occurring mental illness, substance abuse, and physical health challenges) are common elements in the path to long-term homelessness.

NA-15 Disproportionately Greater Need: Housing Problems

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Households having one or more housing problems in Memphis are more likely to be Black/African American. Likewise Black/African American households are more likely to have severe housing problems.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	36,605	4,510	4,825
White	6,515	855	1,135
Black / African American	27,900	3,530	3,330
Asian	340	10	100
American Indian, Alaska Native	120	10	45
Pacific Islander	45	0	0
Hispanic	1,235	60	165

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	30,420	7,330	0
White	7,135	2,295	0
Black / African American	21,385	4,600	0
Asian	265	50	0
American Indian, Alaska Native	10	30	0
Pacific Islander	0	0	0
Hispanic	1,470	175	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	27,155	21,530	0
White	7,660	6,670	0
Black / African American	17,595	12,950	0
Asian	435	215	0
American Indian, Alaska Native	65	75	0
Pacific Islander	0	0	0
Hispanic	1,195	1,420	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,890	19,140	0
White	2,900	6,995	0
Black / African American	4,495	10,800	0
Asian	165	360	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	240	715	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

In the 0%-30% of area median income range, 76.2% of households with a housing problem are Black/African American. In the 30%-50% income range 70.3% is Black/African American; and for households with 50%-80% of area median income 64.8% of households is Black/African American. This disparity is most likely associated with the disproportion of lower incomes and occupied housing found among the African American population in Memphis.

NA-20 Disproportionately Greater Need: Severe Housing Problems

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Approximately 74% of all low-and moderate-income households with a severe housing problem are Black/African American.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	32,460	8,650	4,825
White	5,515	1,850	1,135
Black / African American	24,940	6,495	3,330
Asian	290	60	100
American Indian, Alaska Native	120	10	45
Pacific Islander	45	0	0
Hispanic	1,115	180	165

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,860	20,890	0
White	3,805	5,630	0
Black / African American	12,160	13,820	0
Asian	110	210	0
American Indian, Alaska Native	10	30	0
Pacific Islander	0	0	0
Hispanic	675	975	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,135	41,540	0
White	1,945	12,380	0
Black / African American	4,620	25,925	0
Asian	160	485	0
American Indian, Alaska Native	15	125	0
Pacific Islander	0	0	0
Hispanic	380	2,230	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,835	25,195	0
White	725	9,170	0
Black / African American	930	14,370	0
Asian	50	475	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	100	855	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

As stated, approximately 74% of all low-and moderate-income households with a severe housing problem are Black/African American.

Of Memphis households identified as having housing problems, or severe housing problems, cases of racial or ethnic disproportionality are found in two relatively small populations. All 45 Pacific Islander households are below 30% of the Area Median Income (AMI) and have HUD identified severe housing problems, compared with 89% of all households with incomes below 30% of the AMI.

Also disproportionately represented in housing problems are Asians in the 50% to 80% income level (11.1 percentage points above the 55.8% incidence of housing problems for the total income level)

NA-25 Disproportionately Greater Need: Housing Cost Burdens

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

In the 30-50% category of the cost burdened population, Black/African American households represent 61.7% of the total and 72.2% of the total in the 50-80% category. For cost burdened households between 30% and 80% of area median income, Black/African American households are more than two times the number of White households. In the under 30% category, White and Black households are about even in total numbers that are cost burdened

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	148,475	52,755	53,835	5,020
White	67,475	16,765	12,070	1,135
Black / African American	71,520	32,565	38,895	3,515
Asian	2,515	780	520	100
American Indian, Alaska Native	245	75	145	45
Pacific Islander	145	0	45	0
Hispanic	4,980	2,110	1,670	165

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2005-2009 CHAS

Discussion

Between the 2000 Census and current 2007- 2011 ACS estimates, median household income adjusted for inflation declined by \$6,518 (15%) in the City of Memphis, while the percentage of households in poverty increased by 4.3 percentage points to 24.8% of total households. This increase in households in poverty reverses the downward trend in poverty seen during the 1990s. These two indicators of diminished income place additional households at risk for becoming cost burdened.

Renter households have been further burdened by increases in the city's median that have exceeded inflation by 5.8% since 2000. Likewise, the number of housing units with rents affordable by lower income households has declined dramatically since 2000. Households renting for less than \$750 declined by 44.3% (39,404 housing units) while renters paying \$750 and above more than tripled. This shift toward higher rents results from necessary rental rate increases to cover inflation, rate increases due to greater demand for rental units, the elimination or vacancy of substandard housing units with very low rents, new construction necessitating higher rents, or other factors. As a result, significantly fewer housing units can be afforded by households with low or moderate incomes.

NA-30 Disproportionately Greater Need: Discussion

Income categories in which a racial or ethnic group has disproportionately greater need

Households having one or more housing problems in Memphis are more likely to be Black/African American. In the 0%-30% of area median income range, 76.2% of households with a housing problem are Black/African American. In the 30%-50% income range 70.3% is Black/African American; and for households with 50%-80% of area median income 64.8% of households is Black/African American.

Likewise Black/African American households are more likely to have severe housing problems. Approximately 74% of all low- and moderate-income households with a severe housing problem are Black/African American.

For cost burdened households between 30% and 80% of area median income, Black/African American households are more than two times the number of White households. In the under 30% category, White and Black households are about even in total numbers that are cost burdened.

The cost burdened Black/African American households are 61.7% of the total in the 30-50% category and 72.2% of the total in the 50-80% category.

Needs not previously identified

The forgoing housing needs are based on the fact that more Black/African American households have low- and moderate-income than other racial groups.

In general, Memphis does not exhibit strong patterns of disproportionate housing needs among racial or ethnic groups. Disproportionate housing needs exists when one racial or ethnic group at an income level experiences housing problems at a rate of 10 percentage points or greater than the income level as a whole. Among Memphis households identified as having housing problems, or severe housing problems, cases of racial or ethnic disproportionately are found in two relatively small population groups – Pacific Islanders and Asians.

Much less pronounced is the disproportionately among Black households where housing needs are generally less than two percentage points above the overall average for income levels over 30% of AMI. Yet Blacks in the 80% to 100% range of AMI have proportionately fewer severe housing problems than the income level. While fewer than 10 percentage points separate Black households from total households in the incidence of housing problems, these differences most likely reach statistical significant due to a high number of Black households.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Black (62.6% of population) and Hispanic/Latino (6.2%)) households live throughout the city. However, larger concentrations of Blacks (over 4500 per census tract) are found in Frayser/Raleigh, Whitehaven, south/southeast Memphis, and the suburban and semi-rural area south of Highway 64. Hispanic households are more concentrated geographically, with concentrations (over 900 households per tract) in Berclair, southeast Memphis, the Woodstock community, and several areas of northeast Memphis.

NA-35 Public Housing

Introduction

The public housing agency responsible for these programs in Memphis is the Memphis Housing Authority (MHA), which manages public housing units and the distribution and use of the Housing Choice Vouchers. The face of public housing has changed. Except for a few complexes of old style dense multi-family apartments, public housing units are a part of new, less dense, mixed income communities created by funds from the federal government's "HOPE VI program, Low Income Housing Tax Credits and Tax Free Bonds, the latter two programs administered by the Tennessee Housing Development Agency (THDA).

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	2,446	6,746	0	6,676	25	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition									

Table 21 - Public Housing by Program Type

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Average Annual Income	0	0	10,828	10,928	0	10,863	8,825	0	0
Average length of stay	0	0	6	5	0	5	0	0	0
Average Household size	0	0	2	3	0	3	1	0	0
# Homeless at admission	0	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	626	465	0	461	3	0	0
# of Disabled Families	0	0	714	1,372	0	1,351	10	0	0
# of Families requesting accessibility features	0	0	2,446	6,746	0	6,676	25	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition									

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	29	101	0	97	3	0	0
Black/African American	0	0	2,414	6,640	0	6,574	22	0	0
Asian	0	0	0	3	0	3	0	0	0
American Indian/Alaska Native	0	0	2	1	0	1	0	0	0
Pacific Islander	0	0	1	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition									

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	18	305	0	303	2	0	0
Not Hispanic	0	0	2,428	6,441	0	6,373	23	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition									

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment

Needs of public housing tenants and applicants on the waiting list for accessible units

Waiting lists for public housing in Memphis have been generally closed for three years but will be reopened in the next three years.

The most recent wait list data shows that the vast majority of wait list households are very low income, Black/African Americans. The wait list for disabled families on the Memphis Housing Authority totals 1,963. Of the 21,765 on waiting lists for 26 public housing complexes, one or more persons in 3,157 households have a handicap requiring an accessible housing unit.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Out of almost 22,000 households on one or more waiting lists for public housing, 1,465 (6.7%) were elderly. Approximately 15,000 (70%) of the families had one or more children. The waiting list for Housing Choice Vouchers was a much smaller number with 1,620 households of which 224 need accessible units. There are 403 elderly waiting to receive an HCV, and 993 families with children are on the wait list for an HCV.

How do these needs compare to the housing needs of the population at large

Waiting List Families and General Population Households waiting to receive HCVs or move into public housing are much poorer than the general population. In the general population 154,580 households have income at or below 80% of the area median family income with 26.6% with 30% or less, 24.4% with 30-50% and 31.5 at 50-80%. In comparison, those on waiting lists for public housing have 63.7% of the households at or below 30% of the area median family income. This compares to 26.6% for the general population. The wait list for HCVs shows that 42% have very low incomes (less than 30% of area median income)

The waiting list households have 22.9% at 30-50% and 13.5% at 50-80% of area median income. This compares to 24.4% and 31.5% for the general population

NA-40 Homeless Needs Assessment

Introduction

In 2011, the Mayors of the City of Memphis and Shelby County initiated the Action Plan to End Homelessness, a strategic effort to utilize evidence-based practices, realign existing resources, and generate new resources to reduce the number of people who experience homelessness in our community. The plan contains 18 strategies, 16 of which are in active implementation stages at this writing. After an initial period of preparation, training, and resource alignment, we have now begun to see the results of the plan, as homelessness has been reduced 13%.

Point In Time Data: Memphis and Shelby County volunteers counted 1,816 people who met HUD's definition of literally homeless in January 2013. This is a decrease of 13% over the previous year. On a per capita basis, homelessness in Memphis is lower than many other municipalities of our size, but it had been growing steadily in recent years as depicted in Chart 1.

In nearly every category, homelessness fell in 2013. There were fewer single individuals, fewer individuals sheltered, fewer unsheltered, and fewer people in families who were literally homeless on January 22nd, 2013. Only the number of families increased slightly (216 vs. 214 in 2012.) Proportionately, the rate of unsheltered persons who had been homeless less than six months was the same (17.6% in 2013 vs. 17% in 2012) though the overall number was much smaller (22 in 2013 vs. 55 in 2012). The number of unsheltered individuals who reported extremely long homeless episodes (5 or more years) was 54 vs. 75 last year. Another sign of progress is that in 2013, there were no families sleeping unsheltered. There had been one unsheltered family reported in each of the previous two years.

Point In Time data is our most reliable benchmark for determining progress in that it is the one time each year that the unsheltered population and programs that do not participate in HMIS are captured.

Annualized Data:

Our primary tool for measuring annualized homelessness data is through our Homeless Management Information System, administered by the Community Alliance for the Homeless. The Annual Homeless Assessment Report (AHAR) also shows a decrease in the most recent year, though not as dramatic as the Point In Time data.

Length of Stay

As part of the community's performance benchmarking process, programs are scored by a variety of factors that correspond with the HEARTH Act's emphasis on reducing the number of people who experience homelessness and the length of time they spend homeless. The 2012 performance assessment was the first to score programs based on their length of stay. Average length of stay data is provided in the table below. We expect the length of stay to decrease in future years since it is now a performance and scoring rating factor that can impact program funding.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	665	0	1,741	722	1,219	108
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	995	156	4,019	1,606	2,813	67
Chronically Homeless Individuals	182	117	450	121	175	3,285
Chronically Homeless Families	12	0	53	5	10	734
Veterans	297	21	1,008	502	706	67
Unaccompanied Child	0	0	12	12	10	45
Persons with HIV	33	4	95	32	34	67

Table 25 - Homeless Needs Assessment

Data Source Comments:

Population includes Rural Homeless: none

Jurisdiction's Rural Homeless Population

Shelby County is considered urban and suburban. We have no rural homeless population in the Continuum of Care geographic area.

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction

Homeless individuals and families are disproportionately African-American or Black (80% in the homeless population vs. 63% citywide.) There is a small Hispanic homeless population that is primarily made up of individuals with substance abuse and mental health disorders. They have a higher rate of unsheltered status than non-Hispanics. This is probably due to their residency status and programs that require or are believed to require proof of identity in order to access services. The percentage of homeless population made up of veterans is between 13% and 17% (varying slightly each year.) We have a strong collaboration with various veteran serving agencies that works to quickly identify and engage the homeless veteran population. While there are some veterans from OEF/OIF who have become homeless, we have not yet seen a significant number to this point. We also have not yet experienced a high number of elderly homeless. In the unsheltered count, only 3 of 156 unsheltered were over the age of 62 and most were in their 40s and 50s. This is a consistent finding year to year.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

As we have adopted the Action Plan to End Homelessness, we have a greater understanding of matching evidence-based interventions with the population we serve. We are promoting rapid rehousing and permanent housing strategies in order to reduce the length of time people experience homelessness and to reduce the number of people who are homeless. We have adopted assessment tools that help us better target our interventions and provide us with more accurate data on unmet needs.

Nature and Extent of Homelessness by Racial and Ethnic Group

Homelessness in Memphis is largely driven by the extremely low incomes of adults, combined with disconnectedness to appropriate systems of support (e.g. ranging from family and friend support to professional supports that promote physical and behavioral health.) On a per capita basis, the rate of homelessness in Memphis is low compared to other cities of our size. We attribute this to the relatively low cost of housing and willingness in the community to double up or provide temporary residence to those who fall on hard times. The unsheltered population ranges from around 200 in the winter months to 400 in warmer weather. Based on the vulnerability assessment process through which 100 volunteers conducted interviews with 259 unsheltered individuals, the unsheltered have high rates of substance abuse disorders (60%) and mental illness (50%.)

While homelessness exists throughout Shelby County, it is most often visible in the Downtown and midtown areas of the City with pockets of encampments in at least four other parts of the County. We do not have a rural homeless population due to our jurisdiction being only urban and suburban.

Nature and Extent of Unsheltered and Sheltered Homelessness, including Rural Homelessness

NA

Discussion

As we have adopted the Action Plan to End Homelessness, we have a greater understanding of matching evidence-based interventions with the population we serve. We are promoting rapid rehousing and permanent housing strategies in order to reduce the length of time people experience homelessness and to reduce the number of people who are homeless. We have adopted assessment tools that help us better target our interventions and provide us with more accurate data on unmet needs.

NA-45 Non-Homeless Special Needs Assessment

Introduction

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	6,104
Area incidence of AIDS	240
Number of new cases prior year (3 years of data)	682
Rate per population	18
Rate per population (3 years of data)	17
Current HIV surveillance data:	
Number of Persons living with HIC (PLWH)	7,361
Area Prevalence (PLWH per population)	559
Number of new HIV cases reported last year	0

Table 26 – HOPWA Data

Data Source: CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	257
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	18

Table 27 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Characteristics of Special Needs Populations

The characteristics of the special needs populations in Memphis include: * physically and developmentally disabled; * mentally ill; * elderly and frail elderly; * substance abusers and ex-offenders; * very-low income, unemployed and/or low skilled; and * victims of domestic violence, abused children and their families

Housing and Supportive Service Needs and Determination

The housing and supportive service needs of the special needs populations in Memphis are:

- Facility-based housing for persons with AIDS/HIV and their families Transitional housing
- Tenant-based rental assistance Permanent housing and placement Job-training and employment skills In-home services for seniors

- Counseling and case management services Accessibility modifications for disabled and senior homeowners

The needs are determined by the client in-take procedures used by service providers who request CDBG, ESG, HOME or HOPWA funding via Memphis' competitive grant award process. On-going meetings and consultations with service providers are also means by which needs are determined by service providers.

Public Size and Characteristics of Population with HIV / AIDS

At the end of 2011, it was estimated there was 7,856 persons living with HIV/AIDS (PLWHA) within the Eligible Metropolitan Statistical Area. According to the 2012 Memphis Transitional Grant (TGA) Area Ryan White Needs Assessment, approximately 90% of all PLWHA reside in Shelby County. Forty-eight per cent (48%), or 3,771 were living with AIDS, while 52 per cent (52%), or 4,085 were living with HIV. The overall percentage of persons living with AIDS has increased. In 2007 there was 44% (or 2,807) PLWHA and 56% (or 3,552) were living with HIV. Almost 69% of PLWHA in the Memphis TGA are male. A majority were non-Hispanic Black (82%), followed by 15% non-Hispanic White and 2% Hispanic. A higher percentage of females living with HIV/AIDS were non--Hispanic Black. At the end of 2011, almost 46% of PLWHA were above 45 years of age, an increase from 36% in 2009.

NA-50 Non-Housing Community Development Needs

Public Facilities

The City of Memphis provides a number of public facilities available for citizens, including libraries, parks, community centers, swimming pools, golf courses, and tennis courts. There is a need for public facilities that serve populations with special needs and to for facilities that bring public services as described below into the communities where they are most needed.

Need Determination

Needs are determined through consultation with services providers.

Public Improvements

Memphis has a number of public improvement needs, including sidewalk, streetscape/landscaping, and other street improvements that would make streets safe and accessible for everyone.

Need Determination

There are a number of organizations focusing on livability issues, including public improvement needs that have information available. These include Livable Memphis, Memphis Center for Independent Living, Memphis Regional Design Center, and MidSouth Complete Streets Coalition.

Public Services

Memphis has a great deal of need for public services, especially given the high poverty rate of over 27%. These include health services, services for children experiencing homelessness, child care, transportation, welfare/child welfare, family literacy, financial literacy, job/employment training, education services, and others.

Need Determination

Through consultation with services providers and research that has been completed by local universities, services provider agencies, and government agencies.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The housing market study outlined many of the problems affecting the supply of affordable housing in Memphis, and documented that the magnitude of households with significant housing problems continues to grow despite notable efforts by government, non-profits, and the private sector. The 2008 housing crisis and subsequent severe recession exacerbated an already growing housing affordability problem in Memphis. Many formerly secure households found themselves either losing their home or unable to locate rental housing that fit their eroding housing budget, with some facing both problems. While the overall national economy and some housing markets are showing signs of improvement, the lack of jobs and real income growth continue to plague many Memphians and has resulted in a sharp rise in the number of households experiencing housing cost burden.

The city's housing stock has also suffered substantially from the recent housing crisis. Rapidly rising vacancy rates in many neighborhoods have led to blight and further erosion of quality homes. Homes once occupied by their owners are either in a state of REO limbo or perhaps owned by a non-local investor. In either case many properties are showing neglect, abandonment, and deterioration with the real possibility of seriously damaging many neighborhoods. Likewise, several large apartment complexes either have high vacancy rates or sit totally vacant and subject to continued deterioration and criminal activity.

Housing problems experienced in Memphis are echoed throughout the region and nation. Affordable housing was the second most important issue for low and moderate income communities in the Fed's 2012 survey, up from sixth the previous year, and represents a "perfect storm" in terms of underemployment, job losses, and the lack of affordable housing.

The following recommendations, while clearly not exhaustive, can help guide local government and non-profit housing providers achieve decent and affordable housing for all Memphians.

- Continue emphasis on providing quality rental housing for low and moderate income households. Low and moderate income renters constitute over two-thirds of all Memphis households with a housing problem. These households with less than 50% of the area median income account for about one half the growth in housing problems since 2000, owing in part to mortgage foreclosures arising from the 2008 housing market collapse.

Innovative approaches to affordable rental housing are needed. A review of local regulations related to housing production and rehabilitation should be undertaken to determine if there are unnecessary barriers to increasing the number of affordable rental units. Property tax abatements or other incentives that can assist owners make needed repairs to uninhabitable housing units should also be explored.

Homeownership can be a positive undertaking for many buyers and the pride that homeownership brings very rewarding, however, caution should be exercised when promoting homeownership to low-income households. All income levels were impacted by the housing crisis with significant numbers of owners in poorer zip codes in the city facing foreclosure even now. The supply of affordable housing for low-income households is predominantly located in the inner city and is not a good investment. For a home to reach a price that a low-income buyer can afford, the home has likely been through multiple owners and probably has costly issues. Low-income borrowers represent higher risk for lenders and rates are not as favorable as they are for conventional borrowers.

MA-10 Number of Housing Units

Introduction

According to the 2005-2009 ACS data, single-family units totaled 200,718; two - four housing units totaled 29,487; and multi-family and other housing units totaled 77,717 for a combined total of 307,922 housing units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	185,621	60%
1-unit, attached structure	15,097	5%
2-4 units	29,487	10%
5-19 units	53,179	17%
20 or more units	20,973	7%
Mobile Home, boat, RV, van, etc	3,565	1%
Total	307,922	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2005-2009 ACS Data

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	181	0%	2,046	2%
1 bedroom	2,315	2%	29,381	25%
2 bedrooms	25,303	18%	52,967	45%
3 or more bedrooms	114,157	80%	33,747	29%
Total	141,956	100%	118,141	101%

Table 29 – Unit Size by Tenure

Data Source: 2005-2009 ACS Data

Number and Targeting of Units

Affordable rental housing units assisted by federal, State, and local programs total 10,551 units in February 2013. Most of these units are in multi-family apartment projects that have been assisted by Public Housing, Housing Choice Vouchers, CDBG, and HOME funding with assistance from Tennessee in the form of Low Income Housing Tax Credits (LIHTC) and tax-free bonds. There are a total of 2,839 units of public housing, 1,306 units assisted by LIHTCs and 6,612 HCVs. Of these latter units, which are private sector owned, 2,341 (24%) are for households with less than 30% of the area's median family income; 31% of HCVs for households with 30-50% AMI; 23% for households with 51-80% AMI; and 12% with 81-100% AMI.

Assistance to purchase a housing unit has been for single-family detached units. Both the City of Memphis through its Division of Housing and Community Development (HCD) and the State of

Tennessee provide low interest loans and down payment assistance for purchase of housing. Existing owners are assisted with major rehabilitation and minor home repair.

In the past three years (2010-2012) Memphis has provided down payment assistance for 70 low- and moderate-income households. The Tennessee Housing Development Agency has provided mortgage assistance to 1,115 households.

Units Expected to be lost from Inventory

Over the next three years the last of the old style public housing projects will be replaced. The 420 unit Foote Homes will be replaced by a “HOPE VI-type” community with mixed finance, income and housing types, similar to the previous public housing conversions over the past 15 years in Memphis. This conversion will produce fewer units on a larger, less dense site, which will better fit with the surrounding property. Relocation assistance will be provided and HCVs will help tenants find affordable housing.

The only other units expected to be lost are substandard units throughout the city for which demolition is more feasible than rehabilitation.

Does the availability of housing units meet the needs of the population?

As discussed in the housing needs assessment previously there are a large number of housing units that either burden households financially or have physical problems. The greatest need for decent, affordable housing is for renter occupied “small-related” and “other” households whose incomes are 50% or less than the area median family income. This group has 34,535 households.

Need for Specific Types of Housing

Given the distribution of income ranges below the area median family income, housing problems, the negative impact of large multi-family housing complexes, and the decline of several neighborhoods, there is a need for a mix of renter and owner occupied housing strategically placed to influence community uplift. Given the reality of the income profile of Memphis and the housing recession, which caused the unprecedented number of foreclosures, rental assistance is the number one priority to avoid adding to cost burdens.

MA-15 Cost of Housing

Introduction

Cost of Housing

	2000 Census (Base Year)	2005-2009 ACS (Most Recent Year)	% Change
Median Home Value	72,300	97,000	34%
Median Contract Rent	443	559	26%

Table 30 – Cost of Housing

Data Source: 2005-2009 ACS Data
2000 Census (Base Year)

2005-2009 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	47,222	40.0%
\$500-999	64,187	54.3%
\$1,000-1,499	4,768	4.0%
\$1,500-1,999	1,185	1.0%
\$2,000 or more	779	0.7%
Total	118,141	100.0%

Table 31 - Rent Paid

Data Source: 2005-2009 ACS Data

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	9,245	No Data
50% HAMFI	34,910	23,315
80% HAMFI	80,290	33,315
100% HAMFI	No Data	53,145
Total	124,445	109,775

Table 32 – Housing Affordability

Data Source: 2005-2009 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	567	648	768	1,049	1,170
High HOME Rent	641	688	783	952	1,041
Low HOME Rent	511	547	656	758	846

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Availability of Sufficient Housing

Analysis compares median monthly income available for housing in each census tract with the monthly home ownership costs for the median priced home in the same census tract to determine housing affordability gaps. A similar affordability comparison is made with the median rent.

In 93 out of 176 census tracts studied the median income will not cover the cost of ownership of housing in that census tract. In 122 out of 176 census tracts the median household income will not cover the cost of renting in that census tract.

Income available for housing was calculated using the median household income for each census tract. Deductions for reasonable non-housing costs (i.e., food, clothing, medical care, etc.) were subtracted from each census tract's median disposable household income to provide an estimated amount of money remaining for housing.

It is important to note that if the household represented by the census tract's median income can not afford a house or rental unit in that particular census tract, it still might be able to afford suitable housing in another area. In fact, this will be true in all higher income census tracts. However, this affordability gap may indicate that the census tract does not contain sufficient housing stock in a variety of prices suitable for many of its current residents. Either the lack of sufficient home ownership or rental properties at a variety of prices in the city as a whole, or in particular sections of the city, can pose a barrier to housing opportunities across income classes.

Expected Change of Housing Affordability

There are no expected changes in housing affordability over the next three years for either renter-occupied or owner-occupied housing. With the large number of housing foreclosures there has been some tightening of the rental market with investors purchasing the foreclosed houses and converting them to rental units.

Rent Comparison

In 2000 the Memphis median rent (inflation adjusted) was \$743 per month as determined by the decennial census. During the 2007-2011 period, the average inflation adjusted rent was \$786, an increase of \$43 or 5.8%. The Fair Market Rent for a two-bedroom unit in 2013 is \$768 (or \$22 less than the area median rent). Analysis of census data show in rent categories that are less than \$750/month, there was a significant decrease in the number of renters paying those rents; for those monthly rents greater than \$750/month, there were tremendous increases in rent payments for those categories. Of

the total renter households, 39.0% paid more than 30% of their income for rent in 2000 while in 2007-2011, 54.5% of renter households paid more than 30%.

Use of HOME and CDBG funds will be used toward the acquisition and rehabilitation of existing housing units, and development of new rental units that are affordable across all low-moderate income categories.

MA-20 Condition of Housing

Introduction

The 2000 Census reported Memphis' population at almost 700,000; by 2011, according to the 2007-2011 ACS, the City had lost almost 30,000 persons. Between 2000 and 2011, Memphis experienced a 12.5% decline in owner-occupied housing; within the MSA, Memphis has a 70% share of rental housing units. However, there is close to 50,000 vacant rental housing units (or 60% of all vacant units). In 2000, the City's vacancy rate was 7.7%; by 2011, the vacancy rate had increase to 17.1% (an increase of 132%). The 2010 Census reports a total of 291,883 housing units of which 55% (160,000 units) were built before 1970; 74% were built before 1980. By 2011, a little more than 1/3 of owner-occupied housing experienced 1-4 selected housing problems; 54% of renter-occupied housing experienced 1-4 selected housing problems.

Definitions

HCD will adopt the definition for substandard condition found in state law within the Tennessee Code Annotated at 13-21-104, which defines blighted structure as: "A structure that is unfit for human occupation or use, where conditions exist that are dangerous or injurious to the health, safety, or morals of the occupants of such structure, or the occupants of neighboring structures or other residents. Such conditions may include the following (without limiting the generality of the foregoing): defects therein increasing the hazards of fire, accident, or other calamities; lack of adequate ventilation, light, or sanitary facilities; dilapidation; disrepair; structural defects; or uncleanness.

Substandard, but suitable for rehabilitation is defined as a housing unit for which the estimated costs to rehabilitate does not exceed 55% of the appraised value (subject to local program parameters and limitations.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	47,291	33%	60,040	51%
With two selected Conditions	1,411	1%	3,534	3%
With three selected Conditions	114	0%	343	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	93,140	66%	54,224	46%
Total	141,956	100%	118,141	100%

Table 34 - Condition of Units

Data Source: 2005-2009 ACS Data

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	7,178	5%	9,571	8%
1980-1999	30,370	21%	31,590	27%
1950-1979	78,814	56%	59,042	50%
Before 1950	25,594	18%	17,938	15%
Total	141,956	100%	118,141	100%

Table 35 – Year Unit Built

Data Source: 2005-2009 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	104,408	74%	76,980	65%
Housing Units build before 1980 with children present	30,095	21%	13,015	

Table 36 – Risk of Lead-Based Paint

Data Source: 2005-2009 ACS (Total Units) 2005-2009 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Indicators of physical housing quality in Memphis as identified through the 2004 American Housing Survey (AHS) shows that overall, 20,100 housing units (10.1%) had either a moderate or a severe housing problem. These physical problems included major systems such as heating, plumbing, kitchen, or major upkeep and maintenance issues. Both moderate and severe problems are more prevalent among renter-occupied units.

Over 20,000 housing units have open cracks, water leakage, or heating problems, and these specific problems are likewise generally more prevalent among renter-occupied units. Problems such as water leakage and holes in floors will result in eventual structural deterioration and loss of the housing unit. Other problems including heating, exposed wiring, peeling paint, and rodents pose serious health and safety concerns. All diminish quality of life and comfort.

The 2011 American Community Survey (ACS) provides information on selected functional characteristics; 1,725 housing units lack complete plumbing facilities and 2,724 units do not have complete kitchen facilities. Similar CHAS data was presented earlier for households with incomes less than 80% of the AMI.

Additional data on physical housing conditions in Memphis and their areas of highest concentration were presented in HCD's 2010 Memphis housing study (*An Assessment of Affordable Housing Needs in the City of Memphis: 2011 to 2013*). These findings included identification of over 15,000 residential properties (1 to 4 units) and 320 multi-family (greater than four units) properties with serious structural problems. These serious problems include visible structural damage beyond cosmetic repair, dilapidation, and serious damage from fire. The greatest concentrations of physical housing problems were found in Frayser, south Memphis, the Lamar corridor, and Westwood. These findings, while using different measures, support the 2004 AHS data.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Children are at the greatest risk from lead poisoning, particularly from lead based paint in homes built before 1980. According to ACS there were 244,431 occupied housing units during the 2007-2011 period in Memphis. Of these approximately 43,000 or 18% were occupied by families with children present. If the rate of low- and moderate-income families occupied was the same for these units as in the general population, there would be about 22,503 lead based paint units occupied by children; but, the number is likely to be higher since lower income families tend to occupy older housing units.

MA-25 Public and Assisted Housing

Introduction

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			3,118	6,674			1,078	0	246
# of accessible units									
# of FSS participants									
# of FSS completions									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Supply of Public Housing Development

The Memphis Housing Authority (MHA) has 2,750 public housing units. Recently, HUD recognized the MHA as a high performer. The current condition of public housing is based upon the HUD REAC scores as required by HUD. The lowest score was 82, 84 and 85 for three of the developments while the remainder ranged between 90 - 100. Overall, the public housing units are in good condition.

Public Housing Condition

Public Housing Development	Average Inspection Score
Foote Homes	84b
Venson Center	99c
Barry Towers	96c
Jefferson Square	99a
Montgomery Plaza	85c
Borda Towers	99a
Askew Place	98a
G.E. Patterson Pointe	97b
College Park Senior Village	95b
College Park Family I	90b
College Park Family II	85c
Uptown Square	98c
Greenlaw Place	98c
Uptown Rental Phase II	93b
Metropolitan Place	95b
Crockett Place	82b
Latham Terrace	99a
Magnolia Terrace	99a
University Place Senior Housing	98a
Harold Ford Villas	98b
Austin Park	99a
University Place Phase III	95b
Legends Park East	99a
Lakeview Landing	90c
Levi Landing	94b
Village at Cypresswood	99a
Lyons Ridge Apartments	99a
Legends Park West	100a

Table 39 - Public Housing Condition

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Restoration and Revitalization Needs

The Memphis Housing Authority's (MHA) goal to improve the quality of assisted housing includes the following restoration and revitalization needs: renovation or modernization of public housing units; demolition or disposition of obsolete public housing; replacement of public housing through new mixed finance/income development, acquisitions, and replacement vouchers

Strategy of Improving the Living Environment of low- and moderate Income Families

The Memphis Housing Authority's strategy for improving the living environment for the low/moderate income families who live in public housing are: to de-concentrate poverty by increasing the production of mixed-income developments within lower-income areas or existing developments; to implement public housing security measures; to designate buildings or developments for specific resident groups (i.e. persons with disabilities, elderly, etc.) to focus more on curb appeal and landscaping improvements

MA-30 Homeless Facilities

Introduction

Subpopulation data includes estimates based on the fact that a percentage of programs do not provide subpopulation data and data is extrapolated in these instances. In addition to the categories in the chart above:

- 11% are reported as domestic violence victims
- 45% indicated some form of disability
- 38% reported substance abuse
- 14% indicated mental illness; and
- 2% reported HIV/AIDS

These statistics are not considered highly reliable given that they are typically driven by the services offered at a particular program. For example, programs in Memphis typically offer recovery services but do not focus on mental illness. Therefore, rates of mental illness are typically under-reported and substance abuse is often over-reported as people seek to qualify for available housing units.

The Subpopulation data will continue to be refined as we prepare for submission of data to HUD this spring. We are manually entering data from some providers that do not participate in HMIS, therefore, the count data is not finalized until all data entry is completed, which we expect in April.

Our preliminary data indicates a significant reduction in the number of homeless Veterans, (411 in 2012 and 318 in 2013). This data is not complete and may change, but nonetheless the heavy investment in resources for homeless veterans as part of the national and local plans to end veteran homelessness appears to be paying off.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	41	5	241	63	0
Unaccompanied Youth	409	238	837	606	0
Households with Only Adults	0	0	0	475	0
Chronically Homeless Households	0	0	140	321	0
Veterans	8	0	0	0	0

Table 40 - Facilities Targeted to Homeless Persons

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Mainstream Services for homeless persons: The following supportive services are available to most homeless families:

- Health care
- TANF, Food Stamps, and child care
- Dental and vision on a limited basis
- Mental health services on a limited basis
- Substance abuse treatment and counseling
- Employment services on a limited basis
- Legal services
- Domestic violence services
- Limited outreach and engagement

The following services are still needed:

- Additional employment services
- Additional mental health services and medication assistance
- Additional dental and vision services
- Disability benefit application assistance
- Outreach and engagement
- Additional health services, particularly specialty care and respite care for those who have had surgery

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Each year, among the 81 programs that serve homeless individuals and families in Shelby County, there are various changes. Programs open or close, change service approach or population, and reduce or expand capacity. The following information describes the changes reported in the 2013 inventory survey, broken out by service categories, as well as progress on the Mayors' Action Plan to End Homelessness capacity targets.

Emergency Shelter

There were 37 additional emergency shelter beds reported operating during the 2013 count. The majority, 34 are designated for males or females without children though 4 family units were added. In each of these cases, the units are fee-based, where the individuals are responsible for paying between \$6 and \$20/day. The Mayors' Action Plan called for 38 additional units of family shelter and between 20 and 60 additional units for single women. In both cases, free shelter for at least 20 days was recommended.

Transitional Housing

There was a slight increase in transitional housing units in 2013; 28 more units were reported. Most of the increase can be attributed to HOME-funded Tenant-Based Rental Assistance (TBRA) vouchers, half of which were reported incorrectly last year as permanent (which also explains the increase in the number of homeless families in 2013). The Mayors' Action Plan calls for a reduction of 50% in the number of transitional housing units over 5 years based on research questioning the effectiveness of this approach. Specific to publicly funded transitional housing programs, there were two programs that have or will close this year. Funding will be reallocated to replicate the 1811 Eastlake project (a housing first permanent housing program for chronic inebriates), and to add capacity for the 100K Homes effort, if federal funding is awarded. The community has adopted a performance-based approach to renewing or reallocating funds. Nonetheless, programs that operate without public funding, typically faith-based recovery programs have continued to open or expand, adding over 100 TH units in the past two years.

Permanent Housing

Research and practice has demonstrated that Rapid Rehousing and Permanent Supportive Housing are critical strategies in ending homelessness – an approach emphasized in the Mayors' Action Plan to End Homelessness. We have made significant progress in expanding capacity in these programs and even more progress is in the pipeline for FY14. A total of 669 permanent housing units were reported in 2013, an increase of 53. This includes 475 units designated for chronically homeless individuals or families. The Mayors' Action Plan called for an increase of 391 PSH units for individuals and 101 units for homeless families with children over 5 years.

Adoption of Housing First principles, an Intensive Community Treatment team, and use of the vulnerability prioritization process are having a significant impact. Last year's CoC bonus project, (North Memphis CDC) combined with County-funded wraparound services, is taking many of the most vulnerable individuals off the street.

MA-35 Special Needs Facilities and Services

Introduction

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	80
PH in facilities	17
STRMU	223
ST or TH facilities	75
PH placement	25

Table 41 – HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

A description of the supportive housing and service needs and the availability of those needs for each of the sub-populations follow.

- Elderly/frail elderly need both assisted and independent living housing. Both housing types are licensed by the State of Tennessee as either "assisted care living facilities" or "homes for the aged". In Memphis, there are 14 assisted care living facilities that have 988 beds. Almost all of the assisted care living facilities serve a population whose incomes exceed 80% of adjusted median income (AMI). The homes for the aged total 16 facilities having 182 beds. These facilities are generally small and serve a population whose incomes range less than 50% AMI. A significant gap is noted in the availability of assisted care living facilities that serve a low/moderate income population.
- Persons with disabilities: Persons with mental illnesses are usually dully diagnosed being homeless and abusers of substance/alcohol. While there look to be about 20 or so transitional and emergency shelter facilities available to this sub-population, the large number of persons in this group reflect a gap where the number of facilities need to double. Persons with physical and developmental disabilities are provided housing and supportive services through a host of county, state and non-profit agencies. Residential and housing services are supported both through Memphis' allocation of entitlement grant funding to at least 5 agencies (MIFA, Tennessee Community Services Agency, Meritan, Shelby Residential & Vocational Services, and

Case Management, Inc.) Few gaps are noted, however, the demand for housing and services exceed the supply.

- Persons with alcohol or other substance abuse problems receive private and public non-profit housing and supportive services via an array of agencies. For those low/moderate income members of the sub-population, the City of Memphis allocates entitlement grant funding to at least 4 agencies (Alpha Omega homeless veterans, CAPP Inc., Serenity House, and Genesis House).
- Public housing residents: Current residents need employment opportunities although the Memphis Housing Authority has programs that provide a resident employment and training center, case management, and a Family Self-Sufficiency Program.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The City of Memphis provides funding to Case Management Inc. to help coordinate the releases of mentally ill patients from Shelby County and City jails. In addition, the Community Alliance for the Homeless facilitates the role of Homeless Referral Center (a program administered by the MIFA) in helping to connect persons returning from health institutions with supportive services and housing. The program was established to provide a single source of up-to-date and readily available information on permanent supportive housing resources.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

NA

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

In addition to using HOME funds and HOPWA funds for tenant-based rental assistance, Memphis plans to meet the supportive housing and service needs of the population by:

- A. funding requests from service providers that propose to develop new permanent supportive housing
- B. funding requests from service providers that propose to provide supportive services
- C. use HOME and HOPWA funds to provide tenant-based rental assistance to income eligible persons within the Special Needs sub-populations to receive
- D. allocate funding from service providers for public facilities that will assist income eligible Special Needs sub-populations

The low incomes of Memphis special needs populations, when considered along with fair market rents support the decision to use HOME funds to provide tenant-based rental assistance.

MA-40 Barriers to Affordable Housing

Negative Effects of Public Policies on Affordable Housing and Residential Investment

There are a number of barriers to the development, maintenance, and improvements to affordable housing in the City of Memphis. Many of these are related to public policies, including policies affecting land and other property, land use controls, zoning ordinances, and building codes. These are as follows:

The State of Tennessee does not provide significant financial assistance to local governments for housing, community development and/or transportation that includes funding prioritization or linking funding on the basis of local regulatory barrier removal activities.

The State of Tennessee does not have a legal or administrative requirement that local governments undertake periodic self-evaluation of regulations and processes to assess their impact upon housing affordability address these barriers to affordability.

The City of Memphis does not have an explicit policy that adjusts or waives existing parking requirements for all affordable housing developments.

The City of Memphis does not provide for expedited permitting and approvals for all affordable housing projects in your community.

The City of Memphis has not established a single, consolidated permit application process for housing development that includes building, zoning, engineering, environmental, and related permits nor does it conduct concurrent, not sequential, reviews for all required permits and approvals.

The City of Memphis does not give “as-of-right” density bonuses sufficient to offset the cost of building below market units as an incentive for any market rate residential development that includes a portion of affordable housing.

The City of Memphis has not, within the past five years, modified infrastructure standards and/or authorized the use of new infrastructure technologies to significantly reduce the cost of housing, although this is under study.

Credit problems are consistent barriers affecting both homeownership and rental which limits people to substandard housing options as there are fewer options for those with poor credit. Additionally, in recent years, there has been a lack of funding for legitimate housing counseling programs which puts people at risk for scams.

Efforts by affordable housing developers are often overshadowed by the blight conditions in neighborhoods.

Programs for the development of elderly housing have all but gone away and there is a lot of competition to refinance as well as stricter requirements for insurance on loans for existing properties.

Public transit routes are barriers particularly as it related to infill housing development in neighborhoods. Recent changes in routes have made it difficult for people to get from home to work.

It is difficult to assemble and develop property in the City due to tax arrears, environmental concerns, title issues, and foreclosures, many of which require change in State law.

Since there are no longer government sponsored credit enhancement agencies, it is increasingly difficult to finance multifamily projects. While we have had a seven year trend from ownership to rental, developers aren't able to get financing for rental projects.

The economy has made it much more difficult to anticipate what can potentially cause clients to default on rental or mortgage payments, which requires a great deal more intensive services, case management, and counseling.

Efforts to remove identified barriers to affordable housing are examined and updated annually as part of the preparation of the Annual Action Plan.

MA-45 Non-Housing Community Development Assets

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	864	0	0	0	0
Arts, Entertainment, Accommodations	30,113	316	10	3	-7
Construction	16,570	445	6	5	-1
Education and Health Care Services	63,617	1,493	21	16	-5
Finance, Insurance, and Real Estate	18,527	216	6	2	-4
Information	4,762	8	2	0	-2
Manufacturing	26,782	303	9	3	-6
Other Services	16,001	528	5	6	1
Professional, Scientific, Management Services	28,874	297	10	3	-7
Public Administration	12,703	1,361	4	15	11
Retail Trade	33,197	485	11	5	-6
Transportation and Warehousing	33,466	1,916	11	21	10
Wholesale Trade	12,166	1,716	4	19	15
Total	297,642	9,084	--	--	--

Table 42 - Business Activity

Data Source: 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)

Labor Force

Total Population in the Civilian Labor Force	336,180
Civilian Employed Population 16 years and over	297,642
Unemployment Rate	11.46
Unemployment Rate for Ages 16-24	33.33
Unemployment Rate for Ages 25-65	6.94

Table 43 - Labor Force

Data Source: 2005-2009 ACS Data

Occupations by Sector

Management, business and financial	87,752
Farming, fisheries and forestry occupations	433
Service	56,714
Sales and office	82,542
Construction, extraction, maintenance and repair	22,676
Production, transportation and material moving	47,525

Table 44 – Occupations by Sector

Data Source: 2005-2009 ACS Data

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	208,782	74%
30-59 Minutes	63,844	23%
60 or More Minutes	9,109	3%
Total	281,735	100%

Table 45 - Travel Time

Data Source: 2005-2009 ACS Data

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	26,041	5,989	22,550
High school graduate (includes equivalency)	70,605	10,013	28,348
Some college or Associate's degree	78,652	6,082	20,245
Bachelor's degree or higher	70,645	2,440	11,652

Table 46 - Educational Attainment by Employment Status

Data Source: 2005-2009 ACS Data

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	2,001	4,888	3,958	6,491	11,226
9th to 12th grade, no diploma	13,895	11,759	9,263	18,221	12,555
High school graduate, GED, or alternative	25,341	30,191	28,766	50,037	20,256
Some college, no degree	22,510	25,465	21,007	37,601	11,598
Associate's degree	1,281	5,725	6,100	9,263	1,674
Bachelor's degree	5,716	17,710	14,368	21,580	6,291
Graduate or professional degree	331	8,714	7,767	14,682	5,362

Table 47 - Educational Attainment by Age

Data Source: 2005-2009 ACS Data

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,880
High school graduate (includes equivalency)	22,307
Some college or Associate's degree	29,112
Bachelor's degree	41,877
Graduate or professional degree	53,713

Table 48 – Median Earnings in the Past 12 Months

Data Source: 2005-2009 ACS Data

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the Business Activity table provided, there are four major employment sectors within the City of Memphis. The Education and Health Care Services business sector recorded 63,617 workers in the 2005-2009 American Communities Survey conducted by the United States Census. Memphis boasts of being the Distribution hub of America. In recognizing this affirmation, Transportation and Warehousing business sectors employed 33,466 workers with the Retail Trade business sector following closely by employing 33,197 workers.

Describe the workforce and infrastructure needs of the business community:

The workforce and infrastructure needs of the Memphis business community are recognized as:

- Provisions of vocational educational services, as well as, job training programs.
- Improvements to the transportation network to allow for improved access to national and international business markets.

- New manufacturing jobs that are being created are less labor intensive and highly skilled; a large segment of the unemployed and under-employed populations need higher math and reading skills to qualify employment.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create

New industries such as the Mitsubishi Electric Plant and Electrolux are constructing new facilities in Memphis that present new, higher paying jobs opportunities. There have been improvements at the Burlington Northern Sante Fe (BNSF), Norfolk Southern and Illinois Central Railroad yards to increase intermodal capacity. Construction of Interstates 69, 269 and 22 will add more access points to the Memphis area in addition to road interchange modifications that allow for better traffic flow through the city.

The local Workforce Investment Network (WIN) offers training programs to help improve the labor force for the new jobs coming to the city. Through September 2012, about 251 people have taken the Industrial Readiness Training courses provided by WIN initiatives and 141 have been hired for jobs in Memphis. 93% percent of those hired live in Shelby County. Companies such as Blues City Brewery and the Kruger paper processing plant in North Memphis have hired workers from the training.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The ACS data shows that 94,257 people over the age of 18 have not completed a high school diploma or general education equivalent. The opportunity to complete this basic requirement is available through several general education programs throughout the city. Several jobs require at least a high school diploma or a general equivalent. A more skilled labor force is desired. Specialized employment opportunities with higher education requirements have seen a rise over the years, with companies providing localized training to meet their employment needs.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan

As a coordination of industry efforts, Memphis Bioworks Foundation continues to work with educational leaders to create educational and outreach programs to assure a strong bioscience workforce that meets the unique talent needs of our business and science communities. Memphis Bioworks Foundation was awarded \$292,772 from the Environmental Protection Agency (EPA) Job Training Grant Program to implement a free job training program to unemployed and underemployed residents of the

City of Memphis. To-date, over 40 employees have graduated from the program. Our Workers' Interfaith Network also supports a living wage for our workforce and provides job readiness and skills training through a partnership with 38 training providers including the Tennessee Career Centers, Southwest Tennessee Community College and the University of Tennessee Health Sciences Center.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The Memphis Fast Forward plan is part of several initiatives that are being used to implement local comprehensive economic development strategies which are imed toward economic diversity, growth and quality of life facets in the Memphis community. The Aerotropolis Plans funded by a HUD planning grant and is being developed to maximize the Memphis International Airport as an economic development generator. The Aerotropolis Plan will provide recommendations and plans that will focus on the economic and physical development needs within a 2 mile radius of the airport. The Memphis & Shelby County Greenprint Plan is a sustainability plan that encompasses the Memphis and West Memphis MPO areas and will examine the potential for new green jobs and industries and renewable energy resources. Primarily a regional plan, the Memphis & Shelby County Greenprint Plan will study the economic, social and physical development needs of the metropolitan region.

MA-50 Needs and Market Analysis Discussion

Are there any populations or households in areas or neighborhoods that are more affected by multiple housing problems?

There are several areas within the city of Memphis where households with multiple housing problems are concentrated. Those neighborhoods are North Memphis, New Chicago, South Memphis, Riverview Kansas, Mallory Heights, Frayser, Raleigh, Parkway Village, Hickory Hill, Klondike/Smokey City, Whitehaven and Westwood. By concentration's definition, to gathered all in one place, it is arguable that the entire city is a concentration of multiple housing problems based on the number of homes that are in need.

Are there areas in the Jurisdiction where these populations are concentrated?

There are several areas within the city of Memphis where racial minorities are concentrated. This is based on the percentage of census tracts that have higher minority populations. Those neighborhoods include North Memphis, New Chicago, South Memphis, Klondike/Smokey City, Riverview Kansas, Mallory Heights, Frayser, Raleigh, Parkway Village, Hickory Hill, Whitehaven and Westwood.

What are the characteristics of the market in these areas/neighborhoods?

In most of these areas the housing stock is older. These neighborhoods fall within a more urbanized area and house a variety of demographics ranging from historical African American and working-class populated neighborhoods to recently arrived Hispanic immigrants in concentrated areas. The characteristics of the market in these areas lean strongly toward a demographic makeup. These neighborhoods have a predominately minority, low-income, and low educational attainment population where many of these areas have lower housing costs and higher rates of crime.

Are there any community assets in these areas/neighborhoods?

In most of these areas, there are public facilities in these areas. These include parks, churches, libraries and community centers. In addition to the public assets, most neighborhoods have nonprofits, churches, and community development corporations that focus on redevelopment and community development in these areas.

Are there other strategic opportunities in any of these areas?

The aforementioned areas may have Community Development Corporations (CDC), Community Housing Development Organizations (CHDO) and/or active neighborhood associations. These CDCs and CHDOs assist neighborhoods by buying dilapidated and foreclosed properties, whereby they rehabilitate the home and most importantly the community. Within the South Memphis area, the Memphis Housing Authority was successful in receiving the Choice Neighborhoods Planning grant that is preparing a

transformation plan for the neighborhood which will revitalize the last remaining distressed public housing development in Memphis with a new mixed-income community. The plan emphasizes neighborhood improvements, education, economic development, job and workforce training, housing improvements, and other elements that will transform the neighborhood into a neighborhood of choice.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The PY 2013-2015 (FY 2014 – 2016) Strategic Plan section of Memphis' Consolidated Plan covers three fiscal years and brings together needs, priorities, objectives and strategies that have been crafted to provide decent housing, a suitable living environment and expanded economic opportunities for low-moderate-income residents. The City of Memphis, through its organizational unit, the Division of Housing and Community Development ("HCD") will use the Consolidated Plan's Three-Year Strategic Plan and each respective Annual Plan, as guides for program and project development and the use of federal entitlements. In each successive Annual Plan after FY 2014 HCD will use the Consolidated Plan's 2014-2016 Three-Year Strategy as a foundation upon which the City can adjust its strategies and add or omit projects/programs to better respond to the housing, neighborhood and homeless needs of the low-moderate income population.

HCD's response to public services and facility needs is primarily accomplished through a request for proposal process known as the Community Service Grant application process. The overall competitive process for grant awards is coordinated through the Strategic Community Investment Fund (SCIF). The City's ability to address the many community service needs is limited by a 15% cap placed on the use of CDBG funds for public services. Funding consideration will be given to those projects that propose to increase employment either through skills training, job placement, and literacy programming.

The City's administration continues to prioritize redevelopment and neighborhood revitalization as strategic solutions to combating crime, disinvestment, commercial and residential population declines and overall blight. The Consolidated Plan 2014-2016 Three-Year Strategy and FY 2014 Annual Plan further reflects these priorities. It is anticipated that neighborhood redevelopment and targeting neighborhoods for physical, social, and economic redevelopment will help to create neighborhoods of choice. Given the tremendous amount of blight in these neighborhoods, as well as the level of disinvestment, it is recognized that such redevelopment will require a level of commitment covering several years to make a real difference. Neighborhood plans will be prepared for targeted areas. For areas not subject to large-scale redevelopment, smaller projects and initiatives will be developed that are expected to yield benefits over a shorter term. Also important is the selection of neighborhoods that have Community Development Corporations (CDC's). The presence of a CDC is necessary to ensure citizen participation in the plan development and to assist in the implementation of certain sections of the redevelopment plan.

The Continuum of Care is used to develop the assessment of homeless needs. This process helps in developing the homeless priority needs, objectives and strategies. Projects proposed for ESG funding are determined through the competitive grant application process that reviews requests for funding from agencies and service providers who provide shelter and implement services that meet the needs of homeless persons. Two high priority needs for the homeless are reflected in proposed activities that foster the development of permanent supportive housing and coordinated and increased outreach efforts from service providers and agencies.

Rental assistance was identified as a high priority need specific to the HIV/AIDS, Developmentally Disabled, Elderly and Frail Elderly special needs sub-populations.

SP-10 Geographic Priorities

Geographic Area

1. **Area Name:** Berclair

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: Macon Rd, Summer Ave, Waring Rd, I-240

Include specific housing and commercial characteristics of this target area.

Old single family housing stock and older commercial area along Summer Avenue

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with community associations in adjacent areas has demonstrated that there is a need to identify strategies including the formation of a CDC or other neighborhood organization for this neighborhood.

Identify the needs in this target area.

Neighborhood Stabilization, Commercial revitalization

What are the opportunities for improvement in this target area?

Neighborhood Stabilization

Are there barriers to improvement in this target area?

Perception of crime, blight

2. **Area Name:** Bickford/Bearwater/Uptown North

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: Wolf River, Chelsea Ave, Second St, Thomas St

Include specific housing and commercial characteristics of this target area.

Older housing, blighted and abandoned commercial and industrial buildings, code violations.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with the CDCs and developers working in the area has demonstrated that there is a need to support the housing activities that are occurring in the neighborhood by providing funding and bringing other city departments to the table to assist in improving these adjacent neighborhoods.

Identify the needs in this target area.

Housing, Commercial revitalization

What are the opportunities for improvement in this target area?

Redevelopment along the Wolf River Harbor, Pyramid conversion to Bass Pro, Wolf River Harbor Plan

Are there barriers to improvement in this target area?

Code violations, urban decline, blight, perception of being a unsafe area

3. **Area Name:** Binghampton

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: Summer Ave, Poplar Ave, Holmes St, East Parkway

Include specific housing and commercial characteristics of this target area.

Older single family housing and multifamily housing. Varied conditions ranging from large homes in a historic district in the western area of the target area to blighted properties in the eastern portion of the area. Commercial properties are older and blighted and abandoned in the Summer Avenue and Broad Avenue corridors.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with the CDC and other stakeholders working in the neighborhood continue to show that this neighborhood needs HCD support to help facilitate acquisitions, housing activity, planning, and other partnerships aimed at improving the neighborhood.

Identify the needs in this target area.

Housing revitalization, Code enforcement and Commercial revitalizations

What are the opportunities for improvement in this target area?

Borad Avenue Arts district, Shelby Farms Greenline and its extension to Overton Park,

Are there barriers to improvement in this target area?

Perception of being a unsafe area, population decline, blighted buildings and code violations

5. Area Name: College Park/Soulsville

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: Georgia Ave/St. Paul Ave/Peabody Ave, Trigg Ave/Kerr Ave, Bellevue Blvd, Mississippi Blvd

Include specific housing and commercial characteristics of this target area.

Older residential and commercial is blighted. There has been some new construction with the College Park development.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

This area is a HOPE VI area in which consultation with area residents and local institutions have validated the need for HCD to support ongoing revitalization in the neighborhood.

Identify the needs in this target area.

Commercial revitalization, neighborhood stabilization.

What are the opportunities for improvement in this target area?

College Park redevelopment, Stax Museum & Academy, Town Center at Soulsville, LeMoyne Owen College

Are there barriers to improvement in this target area?

Perception of being a unsafe area, decline in population, blighted buildings, code violations.

6. Area Name: Cooper-Young

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: Central Ave, Southern Ave, E Parkway, McLean Blvd

Include specific housing and commercial characteristics of this target area.

Small commercial area with older single family and multifamily homes

How did your consultation and citizen participation process help you to identify this neighborhood as

a target area?

Consultation with the Cooper Young community association and business association has helped to identify this neighborhood as a target area because of its historic character and location in the city.

Identify the needs in this target area.

Commercial and residential revitalization and rehabilitation

What are the opportunities for improvement in this target area?

Location near the Fairgrounds

Are there barriers to improvement in this target area?

Urban decline

7. Area Name: Downtown

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: AW Willis Ave, Linden Ave, Danny Thomas Blvd, Wolf River Harbor

Include specific housing and commercial characteristics of this target area.

Investment in downtown condominiums and apartment buildings. Several vacant storefronts in the commercial areas downtown.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with downtown stakeholders demonstrates a need for HCD to be supportive of projects that continue to have a positive impact on downtown Memphis.

Identify the needs in this target area.

Commercial revitalization, Economic Development,

What are the opportunities for improvement in this target area?

Beale Street, Pinch District, Bass Pro Shop, Beale Street Landing, Chisca Hotel, National Civil Rights Museum renovations

Are there barriers to improvement in this target area?

Urban Decline, Economic Development

8. Area Name: Fairgrounds/Beltline

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: Central Ave, Southern Ave, E Parkway, Buntyn St

Include specific housing and commercial characteristics of this target area.

Older blighted housing in the western area and southern areas with well maintained and new infill housing in the eastern and central portions of the neighborhood.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

HCD has been very active in engaging community stakeholders in the planning and implementation process for the Fairgrounds and surrounding Beltline neighborhood. The input received is supportive of HCD's continued involvement in leading the project.

Identify the needs in this target area.

Commercial revitalization Economic Development, Home revitalization

What are the opportunities for improvement in this target area?

Fairgrounds Redevelopment, Highland Street Planned Development

Are there barriers to improvement in this target area?

Urban decline, Blight,

9. Area Name: Frayser

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: Wolf River, Mississippi River, Loosahatchie, and IC Railroad

Include specific housing and commercial characteristics of this target area.

Vacant and underutilized commercial areas with a mixture of single family and multifamily residential uses. There are incidents of code violations and blight in some areas

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with the CDC and other stakeholders working in the neighborhood continue to show that this neighborhood needs HCD support to help facilitate acquisitions, housing activity, planning, and other partnerships aimed at improving the neighborhood.

Identify the needs in this target area.

Commercial revitalization, economic development and neighborhood stabilization

What are the opportunities for improvement in this target area?

Watkins Manor, Wolf River Bluffs development, Nike complex

Are there barriers to improvement in this target area?

Perceptions of being a unsafe area, population decline, code violations and blighted buildings

10. Area Name: Glenview

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: Lamar Ave, South Parkway, Burlington Northern-Santa Fe Railroad, CSX Railroad

Include specific housing and commercial characteristics of this target area.

Single family residential uses with older blighted commercial along Lamar Avenue

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with the Glenview historic district has helped to identify this neighborhood as a target area because of its historic character and location in the city.

Identify the needs in this target area.

Housing preservation, neighborhood stabilization, commercial revitalization

What are the opportunities for improvement in this target area?

Historic preservation

Are there barriers to improvement in this target area?

Urban decline, blight

11. Area Name: Hickory Hill

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: Hwy 385/Bill Morris Pkwy, Holmes Rd/Shelby Dr/Raines Rd, Germantown Rd, Mendenhall Rd/Clarke Rd/Kirby Pkwy

Include specific housing and commercial characteristics of this target area.

Area with a mixture of residential types and underutilized and abandoned commercial areas.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with stakeholders in this area demonstrates a need for HCD to be supportive of projects that continue to have a positive impact on development

Identify the needs in this target area.

commercial reinvestment, economic development, neighborhood stabilization

What are the opportunities for improvement in this target area?

Marina Cove redevelopment, Hickory Ridge Mall community center

Are there barriers to improvement in this target area?

Urban decline

12. Area Name: Hyde Park/Douglass

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Wolf River, Vollintine Avenue/CSX Railroad, Illinois Central Railroad, McLean Blvd

Include specific housing and commercial characteristics of this target area.

Older blighted and abandoned residential. Abandoned and under utilized commercial and industrial uses.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with the CDC and other stakeholders working in the neighborhood continue to show that this neighborhood needs HCD support to help facilitate acquisitions, housing activity, planning, and other partnerships aimed at improving the neighborhood.

Identify the needs in this target area.

Commercial revitalization, economic development, home renovation

What are the opportunities for improvement in this target area?

Douglass High School

Are there barriers to improvement in this target area?

Crime issues, Urban decline and blight

13. Area Name: Jackson/Hollywood

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: Jackson Ave, Summer Ave, Trezevant St, Illinois Central- Canadian National Railroad

Include specific housing and commercial characteristics of this target area.

Mostly single family residential homes with commercial uses along Summer Avenue. Most of this commercial is underutilized and blighted. Industrial uses are focused along the railroad

How did your consultation and citizen participation process help you to identify this neighborhood as

a target area?

Consultation with community associations in adjacent areas has demonstrated that there is a need to identify strategies including the formation of a CDC or other neighborhood organization for this neighborhood.

Identify the needs in this target area.

Neighborhood and commercial redevelopment

What are the opportunities for improvement in this target area?

Partnerships with Rhodes College and Commercial redevelopment at Chelsea& Hollywood

Are there barriers to improvement in this target area?

Blight, code violations and perceptions of high crime

14. **Area Name:** Klondyke/Smokey City

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: Jackson Ave, Chelsea Ave, Ayers St, Watkins St

Include specific housing and commercial characteristics of this target area.

Single family residential with multifamily units spread around the neighborhood. Commercial areas on Jackson are blighted and under utilized

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with the CDC and other stakeholders working in the neighborhood continue to show that this neighborhood needs HCD support to help facilitate acquisitions, housing activity, planning, and other partnerships aimed at improving the neighborhood.

Identify the needs in this target area.

Housing rehabilitation, social services, code enforcement,

What are the opportunities for improvement in this target area?

Neighborhood resource center

Are there barriers to improvement in this target area?

Blight, perception of not being a safe area.

15. **Area Name:** Latham Terrace

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: E.H. Crump Blvd, McLemore Ave, Third St, Mississippi Blvd

Include specific housing and commercial characteristics of this target area.

Older residential uses with underutilized and abandoned commercial and industrial uses. A

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with stakeholders in this area demonstrates a need for HCD to be supportive of projects that continue to have a positive impact on development

Identify the needs in this target area.

Commercial revitalization, residential rehabilitation

What are the opportunities for improvement in this target area?

Fowler Homes site, Latham Terrace,

Are there barriers to improvement in this target area?

Perception of being a unsafe area, population decline, code violations, blighted buildings

16. Area Name: Legends Park

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: Jackson Ave, Poplar Ave/I-40, Manassas St/Danny Thomas Blvd, I-240

Include specific housing and commercial characteristics of this target area.

Older blighted residential uses with small scattered commercial uses along major roads. Dixie Homes redevelopment into Legends Park

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

This area is a HOPE VI area in which consultation with area residents and local institutions have validated the need for HCD to support ongoing revitalization in the neighborhood.

Identify the needs in this target area.

Residential rehabilitation, Economic development

What are the opportunities for improvement in this target area?

Legends Park Redevelopment, Memphis Medical Center Bioworks

Are there barriers to improvement in this target area?

Urban decline, population loss, code violations, blight, perception of a unsafe area.

17. Area Name: Levi/West Whitehaven

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: Riverport Rd/I 55, TN/MS Stateline, Sewanee Rd, Horn Lake Rd/Third St

Include specific housing and commercial characteristics of this target area.

Varied housing types ranging from new single family residential uses to multifamily uses. Most of it is in varied condition from good to dilapidated. The commercial areas are under utilized and in some locations poor condition.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with stakeholders in this area demonstrates a need for HCD to be supportive of projects that continue to have a positive impact on development

Identify the needs in this target area.

Commercial and residential rehabilitation, Economic Development

What are the opportunities for improvement in this target area?

Southern Heights Subdivision, Gemstones Communities, Electrolux & Mitsubishi factories in the Pidgeon Industrial Park

Are there barriers to improvement in this target area?

Perception of being a unsafe area, population decline, blight and code violations

18. Area Name: Linden/Pontotoc

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: Union Ave, Carolina Ave, Bellevue Blvd, Fourth Street

Include specific housing and commercial characteristics of this target area.

Older blighted residential uses with abandoned, blighted and underutilized commercial uses.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with stakeholders in this area demonstrates a need for HCD to be supportive of projects that continue to have a positive impact on development in the Medical Center.

Identify the needs in this target area.

Commercial revitalization, economic development and residential renovation and new construction

What are the opportunities for improvement in this target area?

FedEx Forum, Beale Street, Bioworks Foundation/Medical Center expansion, Hope VI redevelopment of Foote, Lamar Terrace & Cleaborn Homes

Are there barriers to improvement in this target area?

Blight, Perceptions of being a unsafe area, population decline and code violations.

19. Area Name: MANDCO

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: E.H. Crump Blvd, Mallory Ave, Florida St, Illinois Central-Canadian National Railroad

Include specific housing and commercial characteristics of this target area.

The housing and commercial characteristics of this area indicate that most of the housing is older and in need of rehabilitation. The commercial corridors that run along E.H. Crump and Mallory are underutilized and in need of modernization.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with the CDC and other stakeholders working in the neighborhood continue to show that this neighborhood needs HCD support to help facilitate acquisitions, housing activity, planning, and other partnerships aimed at improving the neighborhood.

Identify the needs in this target area.

The needs identified in this area are that of commercial revitalization and neighborhood stabilization.

What are the opportunities for improvement in this target area?

There are opportunities for improvement in this area.

Are there barriers to improvement in this target area?

Barriers to improvement identified in this target area are perceptions of high crime, gangs and severe blight.

20. Area Name: Mall of Memphis/ Mt Moriah

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: Getwell Rd, I-240, Knight Arnold Rd, Mendenhall Rd

Include specific housing and commercial characteristics of this target area.

The housing in this area is single-family residential, with older multi-family residential. The commercial

is under utilized and mostly vacant.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with stakeholders in this area demonstrates a need for HCD to be supportive of projects that continue to have a positive impact on development

Identify the needs in this target area.

The most direct need in this area is commercial redevelopment and economic development.

What are the opportunities for improvement in this target area?

The current strategy for this area is retail/commercial. The Southeast Memphis Community Development Corporation is working in conjunction with community residents to identify current needs and assets to assist with area redevelopment.

Are there barriers to improvement in this target area?

The current barriers identified are code violations, perceptions of unsafe area and general urban decline.

21. Area Name: Memphis Medical Center

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: Jackson Ave/I-240/Poplar Ave/Overton Park Ave, Lamar Ave/E.H. Crump Blvd, Watkins St/McNeil St/Cleveland St, Danny Thomas Blvd/ Third St

Include specific housing and commercial characteristics of this target area.

There is primarily older housing in this area with new housing infill. This area houses a significant amount of institutional and commercial buildings.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with stakeholders in the Memphis Medical Center demonstrates a need for HCD to be supportive of projects that continue to have a positive impact on development in the Medical Center.

Identify the needs in this target area.

There is primarily older housing in this area with new housing infill. Multi-family and single-family housing and the commercial retail parcels are in need of revitalization.

What are the opportunities for improvement in this target area?

The opportunities for improvement hinge on the redevelopment of the Medical Center and the revitalization through the BioTech campus.

Are there barriers to improvement in this target area?

The areas barriers to improvement in this area are the perceptions of being unsafe and code violations.

22. Area Name: Midtown Corridor

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: N. Parkway, Watkins St, I-240, Poplar Ave.

Include specific housing and commercial characteristics of this target area.

The housing and commercial characteristics of this area are arts-centered. There are single-family and multi-family housing and most of the commercial serves a larger area of residents. Large religious and

educational facilities are found within the area.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with Midtown stakeholders demonstrates a need for HCD to be supportive of projects that continue to have a positive impact on Midtown Memphis.

Identify the needs in this target area.

Much of the housing and commercial is dated and in need of rehabilitation and/or revitalization.

What are the opportunities for improvement in this target area?

This area is one of the more sought after in Memphis. The revitalization of several large commercial buildings are slated to spur development within the area. The development of new multi-family housing within and adjacent to this area will increase population.

Are there barriers to improvement in this target area?

Much of the area has a perception of high crime. There is a significant amount of blight along the commercial corridors.

23. Area Name: New Chicago

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: Levee Road, Chelsea Ave, Thomas St, Watkins St

Include specific housing and commercial characteristics of this target area.

The housing in this area is in severe need of rehabilitation. The commercial characteristics are the same. All of the housing found in this area is old and there are manufacturing plants littered throughout.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with the CDC and other stakeholders working in the neighborhood continue to show that this neighborhood needs HCD support to help facilitate acquisitions, housing activity, planning, and other partnerships aimed at improving the neighborhood.

Identify the needs in this target area.

There is severe need for code enforcement, housing rehabilitation, neighborhood stabilization and economic development.

What are the opportunities for improvement in this target area?

Much of the area needs revitalization and there is a perception of high crime. Many of the residents are elderly and there has been a significant decline in population. Brownfields and blighted buildings are prominent.

Are there barriers to improvement in this target area?

24. Area Name: Orange Mound

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

The boundaries for the Orange Mound neighborhood are: Illinois-Central RR, Lamar Ave, Buntyn

St/Haynes St/Inez St, Pendleton St

Include specific housing and commercial characteristics of this target area.

This area is characterized by older, single-family residential homes on small lots. The commercial is focused on the main corridors.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with the CDC and other stakeholders working in the neighborhood continue to show that this neighborhood needs HCD support to help facilitate acquisitions, housing activity, planning, and other partnerships aimed at improving the neighborhood.

Identify the needs in this target area.

This areas needs are commercial revitalization, economic development, new home construction and renovation.

What are the opportunities for improvement in this target area?

The opportunities for improvement are proposed through the redevelopment of the fairgrounds and the area is touched by the Aerotropolis study area.

Are there barriers to improvement in this target area?

The barriers to improvement are blight, code violations and perceptions of high crime.

25. Area Name: Overton Square/Arts District

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: Overton Park Ave, Union Ave, Cooper St, McLean Blvd

Include specific housing and commercial characteristics of this target area.

The housing in the area is a mixture of varying types, ranging from single-family residential in the north to duplex and multi-family residential in the south. The commercial is generally located on the main corridors of Union, Poplar, Madison and Cooper.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

HCD engaged in a planning process for this area, which included consultation from area stakeholders. The resulting plan identified several strategies, projects, and goals that are currently being undertaken and need HCD support, including potential funding and engaging other city departments to assist.

Identify the needs in this target area.

The needs of this area are for commercial revitalization and economic development.

What are the opportunities for improvement in this target area?

The opportunities for improvement include the redevelopment of Overton Square and the expansion of arts-centered development through a theater focus.

Are there barriers to improvement in this target area?

Barriers to improvement in this area are blight and code violations.

26. Area Name: Pyramid/Pinch

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: AW Willis Ave, I-40, Third St, Front St

Include specific housing and commercial characteristics of this target area.

There is very little housing found within this area. Most of the area is commercial/retail.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

HCD has been very active in engaging community stakeholders in the planning and implementation process for the Pyramid and surrounding Pinch neighborhood. The input received is supportive of HCD's continued involvement in leading the project.

Identify the needs in this target area.

The needs in this area are new commercial buildings, economic development and commercial revitalization.

What are the opportunities for improvement in this target area?

The Downtown Commission, Uptown Partnership and the Bass Pro Shop development of the Pyramid is proposed to spur significant economic and new housing development within and adjacent to the area.

Are there barriers to improvement in this target area?

The current barriers to improvement is the delay in the Bass Pro Shop development, urban decline and economic development.

27. Area Name: Raleigh

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: Egypt-Central Rd/Lakemont Rd, James Rd/Raleigh LaGrange, Covington Pike, Illinois Central-Canadian National Railroad

Include specific housing and commercial characteristics of this target area.

The housing in the area are varying, ranging from residential estate homes to large multi-family developments. The commercial is primarily focused along the arterials of Raleigh. The commercial along Austin Peay Highway (TN-14) is underutilized and in decline.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

HCD engaged in a planning process for this area, which included consultation from area stakeholders. The resulting plan identified several strategies, projects, and goals that are currently being undertaken and need HCD support, including potential funding and engaging other city departments to assist.

Identify the needs in this target area.

The needs in the area focus on economic development and minor home rehabilitation.

What are the opportunities for improvement in this target area?

The new Nike complex has brought economic vitality to the area. Possible redevelopment of the Raleigh mall site proposes to boost retail and commercial vitality.

Are there barriers to improvement in this target area?

The barriers to improvement in this area are blight, code violations and perceptions of crime.

28. Area Name: Riverfront

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: Levee Rd, Union Pacific/Burlington Northern-Santa Fe Railroad, Mississippi River, Front St/Second St

Include specific housing and commercial characteristics of this target area.

The housing in this area is of varying prices and styles, ranging from custom single-family homes in Harbortown to multi-family housing high rise apartments. The commercial is mainly focused on pedestrians with tourist and local business focus.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

HCD engaged in a planning process for this area, which included consultation from area stakeholders. The resulting plan identified several strategies, projects, and goals that are currently being undertaken and need HCD support, including potential funding and engaging other city departments to assist.

Identify the needs in this target area.

The needs in this area are focused through economic development.

What are the opportunities for improvement in this target area?

The opportunities for improvement in this area stem from the Bass Pro Shops redevelopment of the Pyramid, Beale Street Landing, Friends of Our Riverfront and the Harahan Bridge Main to Main project.

Are there barriers to improvement in this target area?

The barriers to improvement are blight and perceptions of crime.

29. Area Name: Riverview Kansas

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: McLemore Ave, Bodley Ave, Third St, I-55.

Include specific housing and commercial characteristics of this target area.

This housing and commercial in this area is dated. The older single-family residential housing is modest; pre-1960. There are multi-family residential housing units within the area, some of which are low and very-low housing units.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with the CDC and other stakeholders working in the neighborhood continue to show that this neighborhood needs HCD support to help facilitate acquisitions, housing activity, planning, and other partnerships aimed at improving the neighborhood.

Identify the needs in this target area.

There is need for commercial revitalization and economic development. Housing in this area is in need of rehabilitation and revitalization.

What are the opportunities for improvement in this target area?

The Electrolux and Mitsubishi plant has the opportunity to provide economic development and jobs for residents in this area.

Are there barriers to improvement in this target area?

The barriers to improvement of this area are the perception of high crime and severe blight.

30. Area Name: SMART

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: I-40, Poplar Avenue, Danny Thomas Blvd, Dunlap St

Include specific housing and commercial characteristics of this target area.

The housing in this area is older, approximately 100 year old single-family residential homes. Numerous vacant lots are litter throughout and commercial buildings are blighted, which are primarily the same age as the neighborhood. Several social services exist within the area.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

HCD participated in a planning process for this area, which included consultation from area stakeholders. The resulting plan identified several strategies, projects, and goals that are currently being undertaken and need HCD support, including potential funding and engaging other city departments to assist.

Identify the needs in this target area.

The needs for this area are commercial revitalization, new home construction, as well as, housing rehabilitation.

What are the opportunities for improvement in this target area?

Opportunities for improvement in this area include the possibility of new housing development, the expansion of Tennessee Technology Center and the possible revitalization of St. Mary's Episcopal Cathedral.

Are there barriers to improvement in this target area?

The barriers to improvement in this area are the perception of crime, blight and homeless shelters within the area.

31. **Area Name:** South Memphis

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: Trigg Ave, Person Ave, I-240, Lauderdale St

Include specific housing and commercial characteristics of this target area.

The housing in this area is primarily single-family residential with numerous vacant single-family lots. Commercial buildings are blighted, underutilized and is primarily located along South Parkway with scattered commercial on secondary streets.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with stakeholders in the Southgate area demonstrates a need or HCD to be supportive of projects that continue to have a positive impact on development.

Identify the needs in this target area.

The needs in this area are for new home construction, major and minor repair, commercial revitalization and economic development.

What are the opportunities for improvement in this target area?

The Works Community Development Corporation and St. Andrews AME church has spurred development in this area through neighborhood stabilization and by supporting resident-led initiatives including the South Memphis Farmers' Market.

Are there barriers to improvement in this target area?

The barriers to improvement in this area are blight, code violations and urban decline.

32. Area Name: Southgate/Belz

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries: Person Ave, Mallory Ave, Florida St, Third St

Include specific housing and commercial characteristics of this target area.

The housing and commercial characteristics of this area are that of urban decline. Housing is primarily older single-family residential with multi-family units, as well. Commercial is under-utilized, blighted and focused along Third Street.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with stakeholders in the Southgate area demonstrates a need for HCD to be supportive of projects that continue to have a positive impact on development.

Identify the needs in this target area.

The needs of this area are that of major and minor home repair, new home construction, commercial revitalization and economic development.

What are the opportunities for improvement in this target area?

The opportunities for improvement in this area are focused around the redevelopment of the Southgate Shopping Center. The Mayor's Innovation Delivery Team is also working in this area to develop neighborhood supported economic development opportunities.

Are there barriers to improvement in this target area?

The barriers to improvement of this area are blight, code violations and perceptions of being an unsafe area.

33. Area Name: University District/Fairgrounds

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Boundaries:

Include specific housing and commercial characteristics of this target area.

The University District is made up primarily of the University of Memphis. The housing surrounding the university is rental and owner-occupied, single-family and multi-family. There is a vital commercial corridor that serves the area.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

HCD engaged in a planning process for this area, which included consultation from area stakeholders. The resulting plan identified several strategies, projects, and goals that are currently being undertaken and need HCD support, including potential funding and engaging other city departments to assist.

Identify the needs in this target area.

There is a need for most of the housing to be revitalized or rehabilitated.

What are the opportunities for improvement in this target area?

The opportunity for improvement in this area is the University Neighborhood District Corporation that

uses collective community engagement to spur commercial development and housing rehabilitation around the University of Memphis. There are approximately four different neighborhoods within the area.

Are there barriers to improvement in this target area?

The barriers to improvement in this area include blight, crime, code violations and zoning.

34. Area Name: University Place

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

The boundaries of this area are Union Ave/Linden Ave/East Moreland Avenue, CSX Railroad, Walnut St/East Street, I-240/Bellevue Boulevard.

Include specific housing and commercial characteristics of this target area.

University Place is a Hope VI redevelopment area that replaced public housing with mixed-income, multi-family residential.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

This area is a HOPE VI area in which consultation with area residents and local institutions have validated the need for HCD to support ongoing revitalization in the neighborhood.

Identify the needs in this target area.

The needs of this neighborhood coincide with the redevelopment of the area. An increase in population is needed to spur more housing redevelopment. There is also a need for housing rehabilitation and commercial revitalization.

What are the opportunities for improvement in this target area?

The area falls within close proximity to other target areas: the Medical Center, Uptown and SMART. New developments of the I-69 corridor and the Bioworks Medical District are also opportunities for improvement. LeBonheur Children's Medical Center has attributed to the areas redevelopment with their multi-million dollar expansion.

Are there barriers to improvement in this target area?

The barriers to improvement have been the decline of population, blighted buildings, code violations, brownfields and the perception of the area being unsafe.

35. Area Name: Uptown

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Cedar Ave, Wells St, Chelsea Ave, Jackson Ave, Ayers St, Mississippi River

Include specific housing and commercial characteristics of this target area.

This area is has undergone a major revitalization with the removal of public housing. New housing infill and older housing rehabilitation has caused this neighborhood to increase in demand. St. Jude's Children Research Center spearheaded the revitalization of the area.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

This area is a HOPE VI area in which consultation with area residents and local institutions have validated the need for HCD to support ongoing revitalization in the neighborhood.

Identify the needs in this target area.

There is need for an increase in population, neighborhood stabilization, code enforcement and more residential rehabilitation and renovations. There is also a need for revitalization of commercial buildings to increase economic vitality.

What are the opportunities for improvement in this target area?

The revitalization of the Pyramid by Bass Pro Shops gives the entire area an opportunity to increase commercial retail and continue to spur redevelopment within the area.

Are there barriers to improvement in this target area?

The barriers to improvement in this area are blight, perceptions of crime, and code violations.

36. Area Name: Victorian Village

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Physical boundaries are Poplar Ave. to the north, Danny Thomas to the west, Madison Avenue to the south, and Manassas to the east.

Include specific housing and commercial characteristics of this target area.

The housing found in this area varies. Most of the housing is multi-family. The area host historic Victorian homes and are being used as museums or office space for organizations. There are institutional uses by the city of Memphis and Shelby County governmental departments. This area also includes the Juvenile Justice system facilities and a portion of the University of Tennessee Health Science Center campus.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

HCD engaged in a planning process for this area, which included consultation from area stakeholders. The resulting plan identified several strategies, projects, and goals that are currently being undertaken and need HCD support, including potential funding and engaging other city departments to assist.

Identify the needs in this target area.

There is a need for commercial revitalization, housing rehabilitation and a more neighborhood stabilization.

What are the opportunities for improvement in this target area?

The opportunities for improvement are through Victorian Village Community Development Corporation. The rehabilitation of the historic homes as museums and the improvement of commercial.

Are there barriers to improvement in this target area?

As with many areas, there is the perception of the neighborhood being unsafe.

38. Area Name: Aerotropolis

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

The boundaries for the Aerotropolis neighborhood are: I-240, Holmes Road, Shelby Drive, Airways Boulevard, Swinnea Road/Tchulahoma Road.

Include specific housing and commercial characteristics of this target area.

Aerotropolis is an airport area with mostly logistic related industries. Most of the housing is older and

in fairly stable condition. The commercial and office areas are underutilized because of relocation to other areas in the city and to Mississippi.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with the Chamber of Commerce, the Office of Planning and Development and other stakeholders demonstrated that this is an area in need of partnerships with HCD, especially in terms of identifying housing and community development needs and strategies to meet these needs through a community challenge planning grant being undertaken for the area.

Identify the needs in this target area.

There is a need for commercial revitalization and neighborhood stabilization.

What are the opportunities for improvement in this target area?

Tiger II Planning Grant to promote connections and livability in the Lamar Avenue corridor.

Are there barriers to improvement in this target area?

Perceptions of crime and blight.

39. **Area Name:** Annesdale/Snowden

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

Neighborhood Boundaries are: Lamar Avenue, BNSF Railroad, I 240

Include specific housing and commercial characteristics of this target area.

Mostly older historic homes with a few duplex and multifamily structures. Most commercial and industrial uses are near the railroad and Lamar Avenue.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with the Annesdale Snowden Historic District has helped to identify this neighborhood as a target area because of its historic character and location in the city.

Identify the needs in this target area.

Commercial revitalization and home revitalization

What are the opportunities for improvement in this target area?

Redevelopment of the Coach & Four Property

Are there barriers to improvement in this target area?

Blight & Perception of a unsafe area

Table 49 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

In FY2013, services provided through the CDBG program will be concentrated primarily in low/moderate income neighborhoods. As illustrated in the following map labeled “CDBG Eligible Census Tracts, most areas of the City are low and moderate income areas per HUD definition (51% or more of people within an area have incomes 80% or below the Median Family Income). Other programs operate on a citywide

basis but serve only low and moderate income persons. HOME funds must be utilized for housing activities benefiting low and moderate income people and are targeted accordingly.

In addition to these areas, HCD has also mapped the low and moderate income census tracts (where 51% of the population or greater is below the median income). These are also areas of focus for HCD programs.

The Community Service Grant, Tenant-Based Rental Assistance, HOME Match for Housing for Homeless and Special Needs Populations, HOPWA, and Emergency Shelter Grant programs give priority to populations rather than geographic area. Specifically, these programs are targeted to special needs groups including the homeless, victims of domestic violence, the elderly, persons with physical, mental, and developmental disabilities, and persons living with HIV/AIDS.

All of the programs mentioned above, with the exception of HOPWA, are allocated within the City limits. HOPWA is allocated to the Entitlement Metropolitan Statistical Area (EMSA) which includes the following counties:

- A. Tennessee: Shelby, Fayette, Tipton
- B. Mississippi: DeSoto, Tate, Tunica, Marshall
- C. Arkansas: Crittendon

SP-25 Priority Needs

Priority Needs

Priority Need Name	Priority Level	Population	Goals Addressing
Homeless prevention for at-risk persons/families	High	Extremely Low Low Families with Children Individuals Families with Children veterans Victims of Domestic Violence	Secure housing for homeless persons & families
Rapid Re-housing for individuals and families	High	Extremely Low Families with Children Individuals Families with Children Chronic Substance Abuse veterans Victims of Domestic Violence	Rapid Re-Housing of homeless persons & families
Permanent supportive housing for chronic homeless	High	Extremely Low Low Chronic Homelessness Individuals Mentally Ill	End Homelessness for the Chronically Homeless
Permanent supportive housing for special needs	High	Extremely Low Low Elderly Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence	Develop permanent supportive housing & facilities
Transitional housing/services for special needs	High	Extremely Low Low Persons with Physical Disabilities Persons with Alcohol or Other	Develop transitional housing/support services

		Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence	
Tenant based rental assistance for special needs	High	Extremely Low Low Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence	Develop permanent supportive housing & facilities Provide tenant-based rental assistance
Public facilities for special needs populations	High	Extremely Low Low Families with Children Elderly Elderly Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence	Develop permanent supportive housing & facilities
Provide affordable rental housing options	High	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents	Production of affordable rental housing Increase mixed-income/special needs housing choice
Accessible/visitable housing	High	Low Elderly Elderly	Increase/expand accessible housing options To plan neighborhoods of choice via area targeting Increase mixed-income/special needs housing choice
Preservation of housing	High	Extremely Low	Production of

		Low Moderate Large Families Families with Children Elderly	affordable rental housing Preserve the existing housing stock
Create housing choices for a variety of incomes	High	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents	Increase/expand accessible housing options To plan neighborhoods of choice via area targeting Increase mixed-income/special needs housing choice
Trained Workforce	High	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents	Support job training/placement and job creation
Create neighborhoods of choice	High	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents	To plan neighborhoods of choice via area targeting
Public services and facilities	High	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill	Provide tenant-based rental assistance To help fund public services and facilities

		Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development	
Small business/workforce development	High	Extremely Low Low Moderate	Support job training/placement and job creation

Table 50 – Priority Needs Summary

SP-30 Influence of Market Conditions

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The very-low and low-incomes of special needs populations and the lack of permanent and housing units.
TBRA for Non-Homeless Special Needs	Particularly for persons living with HIV/AIDS, there is an insufficient number of affordable rental housing for this sub-population
New Unit Production	The condition of affordable rental housing for low and very-low income residents clearly supports the allocation of HOME funds to the development of affordable rental housing units.
Rehabilitation	Among elderly owner-occupied households with a housing problem, those with incomes between 50% - 80% of median family income, experienced increases of 46% and 76% respectively since 2000.
Acquisition, including preservation	

Table 51 – Influence of Market Conditions

SP-35 Anticipated Resources

Introduction

The following federal entitlement resources will be available during fiscal year 2014 (program year 2013), which begins on July 1, 2013 and ends on June 30, 2014. The Consolidated Plan describes projects and activities that are ongoing and may be funded with prior year funds. The projects on the listing of proposed projects table are only those that HCD plans to spend re-programmed and FY2014 Federal entitlement funds received from HUD.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	6,260,032	3,075,839	0	9,335,871	0	
HOME	public - federal	Acquisition; Homebuyer assistance; Homeowner rehab; Multifamily rental new construction; Multifamily rental rehab; New construction for ownership; TBRA	2,660,809	17,100	0	2,677,909	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,620,183	0	0	1,620,183	0	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	602,228	0	0	602,228	0	

Table 52 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Other resources expected to be available for housing and community development activities include foundations and other private sources, State resources, and other non-entitlement Federal sources. In FY 2014, the City of Memphis will provide General Funds and Capital Improvement Funds that will be used to develop infrastructure, housing, social and economic initiatives. Other sources of revenue may include low-income housing and historic tax credits, New Markets Tax Credits, Tax Increment Financing, private-sector equity investments that will finance redevelopment efforts in conjunction with HOPE VI and other development projects.

During FY 2014, HCD will continue to leverage its federal entitlement dollars through its partnerships with other government agencies, mortgage companies, lenders, and private investors in the implementation of housing and other development projects that will generate additional funds.

HUD requires a match of 25% for HOME funds. The City will require Community Housing Development Organizations (CHDOs) and agencies that receive Emergency Shelter Grant funds to provide their own match with eligible non-federal sources. The competitive grant applications process that HCD uses for entitlement funds, such as CDBG (local community and public services grants), ESG and HOPWA, require commitments from other funding sources.

There are several economic development projects in which Federal entitlement dollars and city funds continue to leverage funds from other sources. In FY2014, HCD is providing funding to for new economic development projects primarily through the competitive community and economic development program.

The City has several economic development programs that use Federal entitlement funds and city funds to leverage additional funds from other sources. The Renaissance Business Center provides business assistance to small, minority, and women businesses. The Center houses multiple services, programs, and agencies to address this goal. The Center also has staff designated to work in target areas to provide information about incentives to existing businesses, work to attract new businesses, and develop a plan for economic opportunities. The Memphis Business Opportunity Fund is a joint venture between the City, banks, home loan banks, and Southeast Community Capital that makes loans up to \$500,000.00 to small businesses. The Contractor's Assistance Program is designed to assist small, minority, and women contract firms by providing assistance with technical assistance, bonding, insurance, and capital.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

There are a number of public agencies in Memphis that have or manage publically owned land. These include the Shelby County Land Bank (which oversees properties that have been taken for nonpayment of property taxes) Shelby County government, Memphis City government, Memphis Housing Authority, and HCD. Whether particular properties are pursued is dependent on a particular project's needs. In many cases, nonprofits can access property at reduced cost for activities that support their goals and they make requests for properties directly. As part of major revitalization initiatives, including HOPE VI and Choice Neighborhoods, HCD and MHA in partnership with their development partners evaluates whether there are publicly owned properties that may be available to use as part of the revitalization efforts.

SP-40 Institutional Delivery Structure

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
	CHDO	Ownership Rental Rental Rental	Other
Community Alliance for the Homeless	Non-profit organizations	Homelessness	Jurisdiction
Community Development Council of Greater Memphis	Non-profit organizations	Planning	Jurisdiction
MEMPHIS CENTER FOR INDEPENDENT LIVING	Non-profit organizations	Non-homeless special needs Ownership	Jurisdiction
MEMPHIS FOOD BANK	Non-profit organizations	public services	Jurisdiction
Memphis Housing Authority	PHA	Public Housing neighborhood improvements	Jurisdiction
MIFA	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
The Alliance for Nonprofit Excellence	Non-profit organizations	Planning	Jurisdiction
UNIVERSITY OF MEMPHIS	Other	Planning	Jurisdiction

Table 53 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

HCD was functionally consolidated with the Memphis Housing Authority (MHA) in 2000. The institutional structure allows the agencies to eliminate duplication of positions at each agency and to consequently save critical resources and also to maximize the effectiveness by managing the key functions in the consolidated entity. HCD/MHA continually evaluates the institutional structure and looks for ways to enhance it.

Several factors have contributed to the enhancement of the institutional structure of HCD. First, continual decreases in funding have exposed a need to operate on a more efficient level. Second, today's challenging economic and business environments dictate that we explore creative ways to operate more efficiently.

There continues to be a strong emphasis on planning which provides an opportunity to rethink and restructure the way that HCD and MHA conduct their housing, community, and economic development activities. This enables the agencies to thoroughly examine duplication and other crosscutting issues that hinder our ability to serve the community in the most time sensitive and customer friendly manner.

To further the development of internal institutional structure, agency strategic goals have been developed. These include compliance/reporting/policy & asset protection, housing for low/moderate income citizens, social/human/special needs services, economic development opportunities for low/moderate income citizens, planning and development, investment/improvement in human resources, and communications/ marketing/public relations.

There is also an emphasis on overall system improvements and enhancements to enhance the institutional structure. HCD/MHA will improve the effectiveness and efficiency by dedicating resources and energy toward the improvement of internal systems and processes. The organization will also improve the design and delivery of programs and services using empirical data to support program changes and new programs. Last, HCD/MHA will insure that programs remain appropriately linked to its mission and strategic plan.

HCD/MHA values its partnerships with nonprofit, for-profit, public, philanthropic and other organizations to carry out its housing and community development objectives. The agency works with such organizations in a variety of ways. We provide funding through contracts to operate programs and projects, with leverage being a factor in selecting projects on a competitive basis. We also work with educational institutions to undertake research efforts to identify needs and recommend solutions. Such partnerships are especially critical in that they leverage the dollars received to accomplish more and create a larger impact.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	

Street Outreach Services			
Law Enforcement	X		X
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 54 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The service delivery system includes a range of housing and supportive services for a wide range of subpopulations. We have a centralized intake for homeless families, and a coordinated assessment process for adults unaccompanied by children. There are street outreach teams, mainstream benefit supports, targeted outreach to veterans and mentally ill individuals. For chronically homeless individuals, there are 606 units of Permanent Supportive Housing, more than half of which are designated for chronically homeless veterans. Recently, with funding from Shelby County, we launched an Assertive Community Treatment team that provides intensive support services (mental health, substance abuse, vocational counseling, peer support, and life skills assistance) to chronically homeless individuals housed in several different permanent housing programs who need additional assistance to remain housed. Despite a call for a reduction of 50% in the number of transitional housing units over 5 years based on research questioning the effectiveness of this approach, programs that operate without public funding (typically faith-based recovery programs) have continued to open or expand, adding over 100 TH units in the past two years. We have transitional housing units for families with children, veterans, and single individuals in recovery from substance abuse and/or mental illness. We have limited free shelter for single individuals and families with children and a more significant and growing focus on rapid rehousing for families with children. Due to Tennessee laws governing truancy and unaccompanied minors, we have a small number of beds (shelter or transitional) focused on homeless youth and do not experience significant capacity shortages for this population.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Our key strengths include the centralized intake process that seeks to prevent homelessness for at risk families and match families who have no choice but to enter homelessness with the best fit intervention. Our 100,000 Homes initiative to target the most vulnerable individuals for permanent supportive housing through a validated assessment tool is also a key and recently added strength. We have a relatively strong network of mental health providers who offer services at no charge for persons with significant behavioral health challenges as well as relatively affordable housing stock. This and lenient occupancy laws allow special needs populations to survive on extremely low incomes through shared housing strategies. Our primary gaps are for permanent housing options for individuals or families with no income, disability application assistance, free shelter for at least three weeks for unaccompanied men and women, and permanent housing for high service need homeless families with children. Finally, we have struggled to identify appropriate housing options for victims of domestic violence. Our currently offered programs have somewhat low occupancy and yet we are aware that there is a very large population of victims in the community.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

We have identified priority strategies and objectives in AP-20, 23, and 65. These include continued emphasis on prioritization of housing resources for vulnerable individuals and families; increased production of subsidized housing for homeless persons, and focusing ESG resources on rapid rehousing, outreach, disability application assistance, and free shelters.

SP-45 Goals Summary

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
End Homelessness for the Chronically Homeless	2013	2015	Homeless		Permanent supportive housing for chronic homeless	HOME: \$250,000 ESG: \$75,000	Tenant-based rental assistance / Rapid Rehousing: 180 Households Assisted Housing for Homeless added: 60 Household Housing Unit
Secure housing for homeless persons & families	2013	2015	Homeless		Homeless prevention for at-risk persons/families	CDBG: \$75,000 HOME: \$150,000 ESG: \$50,000	Tenant-based rental assistance / Rapid Rehousing: 116 Households Assisted Housing for Homeless added: 98 Household Housing Unit
Rapid Re-Housing of homeless persons & families	2013	2015	Homeless		Rapid Re-housing for individuals and families	HOME: \$370,000 ESG: \$250,000	Tenant-based rental assistance / Rapid Rehousing: 60 Households

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
							Assisted Homelessness Prevention: 300 Persons Assisted
Increase/expand accessible housing options	2013	2015	Affordable Housing		Accessible/visitable housing Create housing choices for a variety of incomes	CDBG: \$750,000 HOME: \$2,500,000	Rental units constructed: 30 Household Housing Unit Rental units rehabilitated: 45 Household Housing Unit Homeowner Housing Rehabilitated: 60 Household Housing Unit
Production of affordable rental housing	2013	2015	Affordable Housing Public Housing	Binghampton Orange Mound MANDCO Midtown Corridor Riverview Kansas South Memphis Bickford/Bearwater/Uptown North Cleaborn/Foote	Provide affordable rental housing options Preservation of housing	CDBG: \$350,000 HOME: \$750,000	Rental units constructed: 30 Household Housing Unit Rental units rehabilitated: 60 Household Housing Unit

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
				Redevelopment Legends Park Memphis Medical Center Levi/West Whitehaven Whitehaven Frayser Latham Terrace College Park/Soulsville University Place Uptown New Chicago			
To plan neighborhoods of choice via area targeting	2013	2015	Affordable Housing Non-Housing Community Development	Binghampton Orange Mound Victorian Village Riverfront Aerotropolis Annesdale/Snowden SMART MANDCO Berclair Klondyke/Smokey City Jackson/Hollywood Midtown Corridor Riverview Kansas Overton Square/Arts District Mall of Memphis/ Mt Moriah Pyramid/Pinch	Accessible/visitable housing Create housing choices for a variety of incomes Create neighborhoods of choice	CDBG: \$1,000,000 HOME: \$1,500,000	Rental units constructed: 30 Household Housing Unit Rental units rehabilitated: 30 Household Housing Unit Homeowner Housing Added: 60 Household Housing Unit Homeowner Housing Rehabilitated:

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
				Raleigh Hyde Park/Douglass South Memphis Glenview Downtown Southgate/Belz Bickford/Bearwater/Uptown North Cooper-Young Fairgrounds/Beltline Cleaborn/Foote Redevelopment Legends Park Hickory Hill University District/Fairgrounds Memphis Medical Center Levi/West Whitehaven Whitehaven Frayser Latham Terrace College Park/Soulsville University Place Linden.Pontotoc Uptown New Chicago			60 Household Housing Unit
Develop permanent supportive housing	2013	2015	Non-Homeless		Permanent supportive housing	CDBG: \$150,000	Tenant-based rental assistance / Rapid

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
& facilities			Special Needs		for special needs Tenant based rental assistance for special needs Public facilities for special needs populations	HOPWA: \$100,000 HOME: \$400,000	Rehousing: 60 Households Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 30 Beds HIV/AIDS Housing Operations: 45 Household Housing Unit
Preserve the existing housing stock	2013	2015	Affordable Housing	Binghampton Orange Mound Victorian Village Riverfront Aerotropolis Annesdale/Snowden SMART MANDCO Berclair Klondyke/Smokey City Jackson/Hollywood Midtown Corridor Riverview Kansas Overton Square/Arts District Mall of Memphis/ Mt	Preservation of housing	CDBG: \$600,000 HOME: \$300,000	Rental units rehabilitated: 30 Household Housing Unit Homeowner Housing Rehabilitated: 60 Household Housing Unit

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
				Moriah Pyramid/Pinch Raleigh Hyde Park/Douglass South Memphis Glenview Downtown Southgate/Belz Bickford/Bearwater/Uptown North Cooper-Young Fairgrounds/Beltline Cleaborn/Foote Redevelopment Legends Park Hickory Hill University District/Fairgrounds Memphis Medical Center Levi/West Whitehaven Whitehaven Frayser Latham Terrace College Park/Soulsville University Place Linden.Pontotoc Uptown New Chicago			

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Increase mixed-income/special needs housing choice	2013	2015	Affordable Housing Non-Homeless Special Needs	Binghampton Orange Mound Victorian Village Riverfront Aerotropolis Annesdale/Snowden SMART MANDCO Berclair Klondyke/Smokey City Jackson/Hollywood Midtown Corridor Riverview Kansas Overton Square/Arts District Mall of Memphis/ Mt Moriah Pyramid/Pinch Raleigh Hyde Park/Douglass South Memphis Glenview Downtown Southgate/Belz Bickford/Bearwater/Uptown North Cooper-Young Fairgrounds/Beltline Cleaborn/Foote	Provide affordable rental housing options Accessible/visitable housing Create housing choices for a variety of incomes	HOME: \$2,500,000	Rental units constructed: 150 Household Housing Unit Rental units rehabilitated: 30 Household Housing Unit

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
				Redevelopment Legends Park Hickory Hill University District/Fairgrounds Memphis Medical Center Levi/West Whitehaven Whitehaven Frayser Latham Terrace College Park/Soulsville University Place Linden.Pontotoc Uptown New Chicago			
Develop transitional housing/support services	2013	2015	Non-Homeless Special Needs		Transitional housing/services for special needs	CDBG: \$300,000 HOPWA: \$300,000 HOME: \$300,000	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 30 Beds HIV/AIDS Housing Operations:

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
							75 Household Housing Unit
Provide tenant-based rental assistance	2013	2015	Non-Homeless Special Needs		Tenant based rental assistance for special needs Public services and facilities		Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 15 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 65 Households Assisted Housing for People with HIV/AIDS added: 15 Household Housing Unit
Support job training/placement and job creation	2013	2015	Non-Housing Community Development	Binghampton Aerotropolis Midtown Corridor Overton Square/Arts District Raleigh South Memphis Downtown Cooper-Young	Trained Workforce Small business/workforce development	CDBG: \$150,000	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted Jobs created/retained: 50 Jobs

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
				Fairgrounds/Beltline Cleaborn/Foote Redevelopment University District/Fairgrounds Whitehaven Frayser College Park/Soulsville Uptown			Businesses assisted: 3 Businesses Assisted
To help fund public services and facilities	2013	2015	Non-Housing Community Development	Cleaborn/Foote Redevelopment	Public services and facilities	CDBG: \$900,000	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted

Table 55 – Goals Summary

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Over the next three years, in accordance with HOME 91.315(b)(2), Memphis plans to provide affordable housing assistance to a minimum of 1,200 very-low to moderate income families.

SP-50 Public Housing Accessibility and Involvement

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Memphis Housing Authority will include in all future rehabilitation and development plans the addition of accessible housing units.

Activities to Increase Resident Involvements

The Memphis Housing Authority (MHA) works with Urban Strategies Memphis HOPE in coordinating and promoting programs that enhance the economic and social self-sufficiency of public housing residents. MHA also has an informal and formal grievance procedure that provides for the disposition of resident complaints or grievances. MHA has a Resident Advisory Board which meets with residents to receive input, suggestions and concerns as to public housing authority policies, operations and management.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

NA

SP-55 Barriers to affordable housing

Barriers to Affordable Housing

There are a number of barriers to the development, maintenance, and improvements to affordable housing in the City of Memphis. Many of these are related to public policies, including policies affecting land and other property, land use controls, zoning ordinances, and building codes. These are as follows:

The State of Tennessee does not provide significant financial assistance to local governments for housing, community development and/or transportation that includes funding prioritization or linking funding on the basis of local regulatory barrier removal activities.

The State of Tennessee does not have a legal or administrative requirement that local governments undertake periodic self-evaluation of regulations and processes to assess their impact upon housing affordability address these barriers to affordability.

The City of Memphis does not have an explicit policy that adjusts or waives existing parking requirements for all affordable housing developments.

The City of Memphis does not provide for expedited permitting and approvals for all affordable housing projects in your community.

The City of Memphis has not established a single, consolidated permit application process for housing development that includes building, zoning, engineering, environmental, and related permits nor does it conduct concurrent, not sequential, reviews for all required permits and approvals.

The City of Memphis does not give “as-of-right” density bonuses sufficient to offset the cost of building below market units as an incentive for any market rate residential development that includes a portion of affordable housing.

The City of Memphis has not, within the past five years, modified infrastructure standards and/or authorized the use of new infrastructure technologies to significantly reduce the cost of housing, although this is under study.

Credit problems are consistent barriers affecting both homeownership and rental which limits people to substandard housing options as there are fewer options for those with poor credit. Additionally, in recent years, there has been a lack of funding for legitimate housing counseling programs which puts people at risk for scams.

Efforts by affordable housing developers are often overshadowed by the blight conditions in neighborhoods.

Programs for the development of elderly housing have all but gone away and there is a lot of competition to refinance as well as stricter requirements for insurance on loans for existing properties.

Public transit routes are barriers particularly as it related to infill housing development in neighborhoods. Recent changes in routes have made it difficult for people to get from home to work.

It is difficult to assemble and develop property in the City due to tax arrears, environmental concerns, title issues, and foreclosures, many of which require change in State law.

Since there are no longer government sponsored credit enhancement agencies, it is increasingly difficult to finance multifamily projects. While we have had a seven year trend from ownership to rental, developers aren't able to get financing for rental projects.

The economy has made it much more difficult to anticipate what can potentially cause clients to default on rental or mortgage payments, which requires a great deal more intensive services, case management, and counseling.

Efforts to remove identified barriers to affordable housing are examined and updated annually as part of the preparation of the Annual Action Plan.

Strategies to Remove or Ameliorate the Barriers to Affordable Housing

- Utilize Vacant Land as Incentive to Increase Affordable Housing Supply: Make City-owned vacant homes or lots available to affordable housing developers at a significant cost reduction. This not only makes affordable housing available, but if implemented strategically, will stabilize neighborhoods and increase property tax revenues.
- Identify and Overcome Housing Production Impediments: The City should convene discussions with for-profit and not-for-profit housing producers and lenders regarding how to overcome impediments to the production of accessible, affordable, and large (4 or more bedrooms) housing units. A secondary goal of these discussions would be to educate for-profit developers about current tools available for the production of affordable housing. Lastly, these discussions may be used to encourage for-profit and not-for-profit housing developers to consider partnering on affordable, accessible and large-unit housing projects. In recognition of production impediments, the Division of Planning and Development has removed a barrier to the development of affordable housing by an amendment that was made to the Memphis and Shelby County Unified Development Code (UDC) in August 2012 that removed onerous regulations that applied to existing multi family housing. These regulations were part of the original UDC which took effect Jan 2011. Between that time and Aug 2012, we found that certain redevelopment projects, including some utilizing THDA funding, were very difficult without variances, etc. from the Board of Adjustment and/or the Memphis City Council.
- Create a Citywide Housing Trust Fund: The City of Memphis should support the development of a local Housing Trust Fund (HTF) – a new, ongoing, dedicated source of revenue to support affordable and accessible housing. The HTF could be administered by the City and support a wide range of housing, including permanent housing services for the homeless as well as the development and preservation of affordable rental units. The HTF could also support first-time homebuyers and provide preservation assistance for the homes of existing homeowners.
- Utilize Tax Incremental Financing (TIF) to Produce Accessible and Affordable Housing: The City of Memphis should utilize TIFs to increase the production of housing units accessible for persons with disabilities and affordable to residents with lower incomes. For instance, TIF approval evaluation criteria could prioritize residential development projects that include accessible and/or affordable housing. Municipalities should partner with MCIL, other disability rights advocacy groups, local community development groups and affordable housing developers to research creative ways to use TIF to produce affordable, accessible housing.

SP-60 Homelessness Strategy

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

We have operated a central intake and assessment for all families facing homelessness since 2009. It includes a 22-hour/day phone-based screening, as well as face-to-face intake and assessment during the business day. This year, we have launched a coordinated assessment for single individuals that include the 100K Homes Vulnerability Index (VI) and a second-level assessment replicated from Seattle's DESC known as the Vulnerability Assessment Tool (or VAT). The Hospitality Hub and the H.O.P.E. organizations provide the initial vulnerability screenings using the VI and 9 specially trained outreach workers complete the lengthier and more clinical VAT for those found vulnerable under the VI. Those with a score of 25 or higher on the VAT are given priority access to permanent supportive housing resources offered by local CoC agencies. Additionally, there are 8 full time outreach professionals. Six are employed by Case Management Inc. through the PATH program. Two other non-profits, HOPE and Outreach Housing and Community, also specialize in street outreach and engagement.

Addressing the emergency and transitional housing needs of homeless persons

While the number of emergency shelter and transitional housing units has grown each year, the availability of free emergency shelter that meets basic standards of care remain a concern for our community. From the Continuum of Care standpoint, Memphis far exceeds the targets for exits to permanent housing. Therefore, our primary goal is to sustain this success by continued training of local providers and by ensuring funding for rapid rehousing continues. Two of our SHP grantees expect to convert their transitional housing grants to Rapid Rehousing over the next twelve months as long as they are not required to rely on a unit of local government to process payments.

Our Action Plan to End Homelessness calls for sustained investment in rapid rehousing and increased permanent housing capacity. Both of these permanent housing programs will help increase the success of persons leaving transitional housing programs.

The Memphis VA Medical Center has adopted a plan to end Veteran homelessness within 5 years, which was incorporated into our local Action Plan to End Homelessness. We have a very close collaborative relationship with the VA staff. The VA Medical Director serves on the Mayors' Committee to End Homelessness, they chair the veterans subcommittee, and actively participate in street outreach, 100K Homes, and Project Homeless Connect. We coordinate our strategies and funding priorities to align with our mutual goal to end veteran homelessness and to reflect current capacity/gaps assessments. Most of the veteran service organizations that are funded by the VA are also funded by the SHP or ESG programs, and are therefore subject to the same performance management process. This includes Alpha Omega Veterans Services, CAAP, Catholic Charities, and Barron Heights.

For unaccompanied youth, the two primary providers are Porter Leath and Youth Villages. In the development of the Action Plan to End Homelessness, we convened a focus group of staff from these two programs as well as Department of Childrens Services and developed recommendations on how to improve resources. We have received status reports from both program liaisons who indicated that there has been no significant change in the demand for services. Youth Villages has received a significant private grant to greatly expand resources for youth aging out of foster care and we expect this will have a strong preventive impact on our population of homeless young adults. Also, we have received a grant from the US Department of Health and Human Services to establish 60 units of permanent supportive housing for child welfare involved families. We expect some of these families to be mothers aging out of foster care with their own children. This project is in direct response to goals of the CoC and Action Plan to End Homelessness.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Pursuant to our Action Plan to End Homelessness, we will reallocate 50% of our transitional housing programs to increase the permanent housing capacity in the community. The Continuum of Care has committed to implementing this by a performance-based process so that the lowest performing programs are reallocated. We have also recently entered into a partnership with the Memphis Housing Authority to create 77 units of permanent housing for homeless families with children. We expect to build on this partnership by creating a priority for homeless individuals in the Housing Choice Voucher program and by seeking changes to the housing authority's annual plan that will enhance our permanent housing resources dedicated to addressing homelessness.

Through this year's CoC submission, one of the reallocated projects will be converted in March or as soon as contracts are available to replicate Seattle's groundbreaking 1811 Eastlake program from chronic inebriates by creating 30 new scattered site units for chronically homeless individuals with late-stage alcoholism. This population is not well served in existing programs and will be a welcome addition to the continuum. We are also working with the Veterans Administration on the possibility of seeking 20 additional VASH vouchers. Finally, 40 scattered site units have begun to come on line through the 100K Homes/Memphis 100 initiative through a 2011 CoC grant and County+ Medicaid funding for Assertive Community Treatment Team or Intensive treatment services for up to 80 of our most vulnerable individuals as determined through the Vulnerability Index and Vulnerability Assessment Tools. Since not all 90 of these new units will be available by October, we are conservatively estimating 50. We are proud to partner with Community Solutions in the 100,000 Homes Campaign which calls on our community to place at least 2% of our vulnerable, chronically homeless individuals in permanent housing each month. Memphis is now in our third month of the

project and we are exceeding the 2% benchmark. In addition to the Community Solutions Vulnerability Index, we are also utilizing the DESC Vulnerability Assessment Tool which we have found further narrows the prioritization pool and has also helped to quickly house very vulnerable people in our community, whose average homeless episode exceeds 9 years.

Our employment committee continues to seek ideas and strategies to increase employment among our participants. In our gaps analysis, it was the highest scoring item. We will seek to expand our partnership with the local workforce investment network to include grant-funded activities such as transitional jobs. Our homeless union, H.O.P.E. is launching a social entrepreneurship program to make t-shirts and promotional items for other non-profits and through this venture will provide employment and training opportunities for people who are currently homeless. Finally, we will work with our permanent supportive housing providers and our vocational rehabilitation programs on strategies to promote both earned income and volunteer activities that will not impact the participants disability benefits. Our long-range goal is to develop a specific, funded, and dedicated employment program that is available to all participants in homeless programs in the County. We believe that this is the only way to ensure that the hands-on assistance with job applications and job retention will be successful.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

In 2013, two SHP grantees will convert their Transitional Housing programs to Rapid Rehousing/Permanent Housing programs, which will be a significant, renewable funding stream to support our very successful Rapid Rehousing program. We have prioritized Emergency Solutions Grant and HOME funding and raised local general fund and private funding to sustain the Central Intake and Homeless Hotline in 2012. We expect these resources to be continually designated for Rapid Rehousing. We launched the Mayors' Faith Partnership to End Family Homelessness in 2012 to provide congregational mentoring teams and short-term rental assistance to low and moderate risk families facing homelessness. Finally, we recently secured funding through the United Way Siemer Institute to provide additional supportive services for families served by ESG and HOME funds. We have an outstanding track record in assisting participants with accessing mainstream benefits. Our partnership with Seedco's EarnBenefits initiative is a key piece of this strategy. Funding to sustain this initiative is in jeopardy for 2013, thus a key focus will be securing future funding for EarnBenefits. We will also continue to add to the number of SOAR-trained experts in our continuum. Training occurs on an annual basis for new staff and on a quarterly basis for current SOAR staff. We will seek to improve access to Medicaid by creating a partnership with our hospital-based mainstream benefits experts.

Our AHAR shows a 5% decrease in family homelessness in the most recent year. Nonetheless, over the next 12 months, significant changes will take place in our response to family homelessness. Some 77 housing units that are now operating as transitional housing will be converted to permanent supportive housing for vulnerable homeless families with children (those with high scores on research based tools that are predictive of child maltreatment and future/recurring homelessness). This project conversion includes a partnership with the US Dept of Health and Human Services and our local housing authority that will provide operating vouchers and supportive services outside the continuum. The SHP grants that used to operate these housing units will be converted to rapid rehousing. We expect that by July of 2014 the units will be fully occupied and we will see a significant decrease in family homelessness.

Discharge Planning

Discharge planning from primary institutions: foster care, corrections, psychiatric and other hospitals:

Foster Care: The State Department of Children's Services has a policy on preventing discharge into foster care. We have read the policy and have observed that it is being utilized. Our monthly Emergency Housing Partnership meeting includes our partners in the Department of Children's Services. If issues arise where we identify that youth are exiting to homelessness, we have a designated liaison to whom we would bring our concerns. We have not experienced this problem so far.

Local Hospitals: The local hospitals have their own discharge policies and staff responsible for discharge planning. We are in regular contact with the social workers of the hospital systems with this responsibility, and their purpose is to avoid readmissions by improving patients stability as they exit care. This is frequently a challenge, but both our office and our service provider agencies routinely assist staff at The Med, Baptist, Methodist, and St. Francis, with referrals and linkages whenever possible.

Mental Health Institutions: Under the 100,000 Homes Campaign, we have sought permission from each of our unsheltered and vulnerable homeless citizens to share information with medical care and mental health professionals to assist them with housing. As we are aware of these individuals entering a mental health facility, we can and do discuss discharge options with the staff at the facility. While we can't always convince the consumer to accept a housing placement, we have found improved communication greatly assists with establishing discharge housing and support services plans. We have a local expert who serves as the Housing Facilitator for the State mental health department and she is very effective at addressing any concerns that may arise if discharge policies are not being adhered to.

Corrections: The Memphis and Shelby County Homeless Consortium includes active representation from the Shelby County Office of Corrections. The primary reentry program in the community, Three R, works to establish discharge plans from the time that individuals are first incarcerated to avoid exits to homelessness. There are several officially sanctioned halfway houses in the community including Harbor House, Karat Place, and WestCore to provide opportunities for those exiting jails and prison to re-establish themselves, seek employment and support services, and avoid homelessness.

SP-65 Lead based paint Hazards

Actions to address LBP hazards and increase access to housing without LBP hazards

The Primary objective of the City of Memphis'-Lead Paint Demonstration Grant is to reduce and/or eliminate lead hazards in low-to-very-low high-risk zip codes located with the City of Memphis/ Shelby County. The target areas have very high socio-economic and environmental risk factors that demonstrate the prevalence of lead dust exposure. Those factors include age of housing, high poverty and crime, low proficiency scores, and concentrated ethnicity. The targeted areas have documented evidence that lead poisoning is an epidemic in the Shelby county area.

The goal of the Lead Hazard Paint Program is to make housing units lead-safe using a combination of interim controls and lead abatement techniques and to identify environmental concerns in the property so that the owner may attempt to correct any noted deficiencies. The units must be either occupied or available for rent by families with children six and under. Other goals are to conduct the recruitment and training of minority and low-income contractors and workers, and continue lead screenings throughout Memphis and Shelby County. We partner with local faith-based and housing organizations such as Boaz Home Improvement, Faith Investment Group, Inc., New Chicago Community Development Corporation, Riverview-Kansas Community Development Corporation, Lemoyne-Owen Community Development Corporation, and Metropolitan Inter-Faith Association (MIFA), etc. We also partner with the Shelby County Health Department (SCHD) and the local children's hospital, LeBonheur Children's Medical Center to coordinate blood lead screenings for children and training/educating parents regarding lead and healthy homes issues. Grants are available to assist owners and landlords for lead remediation which are identified through lead analysis.

How are the actions listed above related to the extent of lead poisoning and hazards?

Grants are available to assist owners and landlords for lead remediation which are identified through lead analysis. Based on the results of the analysis we work to remediate lead hazards according to HUD guidelines.

How are the actions listed above integrated into housing policies and procedures?

Since its inception, HCD has identified several low income neighborhoods for targeted initiatives and programs that focus on issues of housing. As it relates to the LBP initiatives, funding from HOME and CDBG is used to rehabilitate eligible owner occupied and rental units that provide housing renovations and lead abatement to low and very low income households with children ages six and under.

The Lead Department collaborates with the Housing and Rehabilitation Program (HARP) to assess the housing needs of the community by providing services to eligible homeowners in the Minor Repair and Major Rehab programs. To reduce the amount of lead to which children may be exposed, HCD Lead Department has designated over 200 housing units in target areas for lead hazard testing and reduction treatments.

SP-70 Anti-Poverty Strategy

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Memphis has a substantial number of people who live in poverty. The 2011 American Communities Survey shows that 27.2% of people living in the City of Memphis are at or below the poverty level. The poverty rate of the Memphis metro area is the highest when compared to the largest 51 metro areas in the U.S. and has increased in recent years. While many of the factors related to poverty are beyond the City's control, the City is committed to addressing issues related to poverty and to grow prosperity and opportunity for all of its citizens.

Attacking poverty is a key component of Mayor Wharton, recognizing that Memphis cannot be a City of Choice with a 27.2% poverty rate. Reducing the poverty rate by 10% would bring the poverty rate in line with the rest of the country. To this end, Mayor Wharton has identified concrete goals to attack this issue:

- Eradicate public housing
- Preventing homelessness
- Decreasing the unemployment rate and increasing the number of living wage jobs
- Decreasing high school drop out rates and increasing student test scores
- Improving health care outcomes for people in need

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Many of the programs and activities outlined in the Consolidated Plan Three-Year Strategy are related to reducing poverty. Activities under the homeless and special needs department are geared toward those most in need, while others, including promotion of homeownership, job training/creation, and education programs are long terms strategies to reducing poverty. These include the following:

- The Memphis Opportunity Fund, the Contractors Assistance program and other programs that provide job and life skills training, assisted and transitional housing, and micro-enterprise development.
- Job creation through major economic development activities
- Activities aimed at increasing the economic self-sufficiency of public housing and housing choice voucher tenants. These include the Housing Choice Voucher and Public Housing Family Self-Sufficiency Programs.

- Working with code enforcement and others to insure that problem properties are reduced, which preserves the value of neighborhood property
- Assisting low and moderate income citizens to purchase homes; providing public service activities including youth, elderly, homeless, community, health care, and education services to low and moderate income citizens

A majority of the funding used to support job/life skills training and micro-enterprise development is provided through direct City general revenue funding. As prescribed by HUD, assistance to low and moderate income families remains a focal point of HCD's mission.

The City of Memphis Division of Housing and Development has partnered with Southeast Community Capital to provide access to capital for small businesses in Memphis through the Memphis Business Opportunity Fund (MBOF). The MBOF is designed to promote access to capital for small businesses, with nontraditional needs. The MBOF provides funding resources for individuals desiring to start a business or entrepreneurs wishing to grow and expand their existing business in the Memphis City limits. This program is targeted for small, minority, and women owned businesses.

The Renaissance Business Center (RBC) under HCD is funded with City general funds and provide entrepreneurs and small businesses in Memphis with training, counseling, and information. The RBC houses the Small Business Association, Southeast Community Capital, Tennessee Small Business Development Center, Black Business Association, and Memphis Area Minority Contractor's Association, all of which provide counseling, financing opportunities, trainings, seminars, and technical assistance.

SP-80 Monitoring

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

HCD's compliance department provides: project eligibility and approval, federal reviews, and long term monitoring. These three areas are coordinated with the legal, accounting, and planning departments to insure overall project collaboration and to insure that projects are tracked from conception to long-term monitoring and tracking. Compliance also provides critical functions to individual departments that administer programs. All HCD departments are in the process of finalizing policies and procedures to help insure compliance.

HCD's strategic personnel plan includes the training of all essential staff in HUD regulations, including CDBG, HOME, and the competitive grants it receives. The plans include the hiring of consultants as needed to train staff in a manner that enables them to effectively administer programs.

HCD has a project tracking system that it designed to insure that applicable program requirements are followed for every HUD funded project. Program staff report monthly to the Administration concerning all HCD projects which includes: budgets, number of units, contract status, IDIS numbers, and other information. The document is a summary of all projects/major resources in the division and the spending status. This is critical to insure adherence to the budget, draw downs, the public service cap, and the planning and administration cap.

HCD staff responsible for long-term project monitoring coordinates with all other departments to insure compliance with long term contractual and regulatory requirements.

The Law Division has assigned two attorneys to HCD and will continue to fund an assistant City Attorney as well as a senior assistant City Attorney. In addition to other services, the attorneys provide a legal review of all contracts to make sure that all legal requirements are met. An internal auditor remains in place to provide and insure compliance with HUD financial standards.

Monitoring procedures for subrecipient activities are include in HCD's subrecipient management strategy. The manual provides a detailed outline of the City's policies and procedures for informing and monitoring its nonprofit subrecipients. In addition, HCD continues to consult with accounting firms to evaluate the financial management systems of subrecipient agencies in complying with HUD financial standards.

Expected Resources

AP-15 Expected Resources

Introduction

The following federal entitlement resources will be available during fiscal year 2014 (program year 2013), which begins on July 1, 2013 and ends on June 30, 2014. The Consolidated Plan describes projects and activities that are ongoing and may be funded with prior year funds. The projects on the listing of proposed projects table are only those that HCD plans to spend re-programmed and FY2014 Federal entitlement funds received from HUD.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	6,260,032	3,075,839	0	9,335,871	0	
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional	1,620,183	0	0	1,620,183	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		housing facilities STRMU Supportive services TBRA						
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,660,809	17,100	0	2,677,909	0	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	602,228	0	0	602,228	0	

Table 56 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Other resources expected to be available for housing and community development activities include foundations and other private sources, State resources, and other non-entitlement Federal sources. In FY 2014, the City of Memphis will provide General Funds and Capital Improvement Funds that will be used to develop infrastructure, housing, social and economic initiatives. Other sources of revenue may include low-income housing and historic tax credits, New Markets Tax Credits, Tax Increment Financing, private-sector equity investments that will finance redevelopment efforts in conjunction with HOPE VI and other development projects.

During FY 2014, HCD will continue to leverage its federal entitlement dollars through its partnerships with other government agencies, mortgage companies, lenders, and private investors in the implementation of housing and other development projects that will generate additional funds.

HUD requires a match of 25% for HOME funds. The City will require Community Housing Development Organizations (CHDOs) and agencies that receive Emergency Shelter Grant funds to provide their own match with eligible non-federal sources. The competitive grant applications process that HCD uses for entitlement funds, such as CDBG (local community and public services grants), ESG and HOPWA, require commitments from other funding sources.

There are several economic development projects in which Federal entitlement dollars and city funds continue to leverage funds from other sources. In FY2014, HCD is providing funding to for new economic development projects primarily through the competitive community and economic development program.

The City has several economic development programs that use Federal entitlement funds and city funds to leverage additional funds from other sources. The Renaissance Business Center provides business assistance to small, minority, and women businesses. The Center houses multiple services, programs, and agencies to address this goal. The Center also has staff designated to work in target areas to provide information about incentives to existing businesses, work to attract new businesses, and develop a plan for economic opportunities. The Memphis Business Opportunity Fund is a joint venture between the City, banks, home loan banks, and Southeast Community Capital that makes loans up to \$500,000.00 to small businesses. The Contractor's Assistance Program is designed to assist small, minority, and women contract firms by providing assistance with technical assistance, bonding, insurance, and capital.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

There are a number of public agencies in Memphis that have or manage publically owned land. These include the Shelby County Land Bank (which oversees properties that have been taken for nonpayment of property taxes) Shelby County government, Memphis City government, Memphis Housing Authority, and HCD. Whether particular properties are pursued is dependent on a particular project's needs. In many cases, nonprofits can access property at reduced cost for activities that support their goals and they make requests for properties directly. As part of major revitalization initiatives, including HOPE VI and Choice Neighborhoods, HCD and MHA in partnership with their development partners evaluates whether there are publicly owned properties that may be available to use as part of the revitalization efforts.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
End Homelessness for the Chronically Homeless	2011	2016	Homeless		Permanent supportive housing for chronic homeless	CDBG: \$150,000	Housing for Homeless added: 50 Household Housing Unit
Secure housing for homeless persons & families	2011	2016	Homeless		Permanent supportive housing for chronic homeless	CDBG: \$75,000	Housing for Homeless added: 75 Household Housing Unit
Rapid Re-Housing of homeless persons & families	2011	2016	Homeless		Rapid Re-housing for individuals and families	CDBG: \$50,000 ESG: \$200,000	Tenant-based rental assistance / Rapid Rehousing: 350 Households Assisted Homelessness Prevention: 100 Persons Assisted
Increase/expand accessible housing options	2013	2015	Affordable Housing		Accessible/visitable housing Create neighborhoods of choice	CDBG: \$100,000	Rental units rehabilitated: 60 Household Housing Unit Homeowner Housing

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
							Rehabilitated: 45 Household Housing Unit
Production of affordable rental housing	2013	2015	Affordable Housing Public Housing		Provide affordable rental housing options	HOME: \$900,000	Rental units constructed: 75 Household Housing Unit Rental units rehabilitated: 25 Household Housing Unit
To plan neighborhoods of choice via area targeting	2013	2015	Affordable Housing Non-Housing Community Development	Raleigh Bickford/Bearwater/Uptown North	Create neighborhoods of choice	CDBG: \$100,000 HOME: \$1,000,000	Rental units constructed: 75 Household Housing Unit Rental units rehabilitated: 25 Household Housing Unit Homeowner Housing Rehabilitated: 25 Household Housing Unit
Develop permanent supportive housing & facilities	2013	2015	Non-Homeless Special Needs		Permanent supportive housing for special needs	CDBG: \$100,000 HOME: \$100,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 20 Households

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
							Assisted Public service activities for Low/Moderate Income Housing Benefit: 75 Households Assisted
Preserve the existing housing stock	2013	2015	Affordable Housing		Preservation of housing	CDBG: \$600,000 HOME: \$325,000	Homeowner Housing Rehabilitated: 90 Household Housing Unit
Increase mixed- income/special needs housing choice	2013	2015	Affordable Housing Non- Homeless Special Needs		Provide affordable rental housing options Accessible/visitable housing Create housing choices for a variety of incomes	HOME: \$800,000	Rental units constructed: 50 Household Housing Unit
Develop transitional housing/support services	2013	2015	Non- Homeless Special Needs		Transitional housing/services for special needs	CDBG: \$100,000 HOPWA: \$150,000 HOME: \$50,000	Public service activities for Low/Moderate Income Housing Benefit: 15 Households Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 10 Beds
Provide tenant-	2013	2015	Non-		Tenant based rental	HOPWA:	Tenant-based rental

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
based rental assistance			Homeless Special Needs		assistance for special needs	\$500,000 HOME: \$300,000	assistance / Rapid Rehousing: 75 Households Assisted HIV/AIDS Housing Operations: 12 Household Housing Unit
Support job training/placement and job creation	2013	2015	Non-Housing Community Development		Trained Workforce Small business/workforce development	CDBG: \$50,000	Jobs created/retained: 75 Jobs Businesses assisted: 5 Businesses Assisted
To help fund public services and facilities	2013	2015	Non-Housing Community Development		Public services and facilities	CDBG: \$750,000	Public service activities other than Low/Moderate Income Housing Benefit: 2250 Persons Assisted

Table 57 – Goals Summary

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b)

Approximately 130 extremely low-income, low-income, and moderate-income families will receive affordable housing assistance in accordance with HOME 91.215(b).

Projects

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding
Community Service Grants		To help fund public services and facilities	Public facilities for special needs populations Create neighborhoods of choice Public services and facilities	CDBG: \$470,884
CD Council Study		To plan neighborhoods of choice via area targeting		CDBG: \$19,315
Food Bank		To help fund public services and facilities	Public services and facilities	CDBG: \$49,106
Housing Services for TBRA		Provide tenant-based rental assistance	Tenant based rental assistance for special needs	CDBG: \$96,964
HOME Match		End Homelessness for the Chronically Homeless Secure housing for homeless persons & families Rapid Re-Housing of homeless persons & families Develop permanent supportive housing & facilities Develop transitional	Permanent supportive housing for chronic homeless Permanent supportive housing for special needs Transitional housing/services for special needs	HOME: \$308,750

		housing/support services		
MIFA Homeless Referral Center		End Homelessness for the Chronically Homeless Secure housing for homeless persons & families Rapid Re-Housing of homeless persons & families	Homeless prevention for at-risk persons/families Rapid Re-housing for individuals and families Permanent supportive housing for chronic homeless	CDBG: \$73,440
Emergency Solutions Projects		End Homelessness for the Chronically Homeless Secure housing for homeless persons & families Rapid Re-Housing of homeless persons & families	Homeless prevention for at-risk persons/families Rapid Re-housing for individuals and families Permanent supportive housing for chronic homeless	ESG: \$572,117
Memphis Center for Independent Living		Increase/expand accessible housing options To plan neighborhoods of choice via area targeting	Accessible/visitable housing Create housing choices for a variety of incomes Create neighborhoods of choice	CDBG: \$33,750
Housing Opportunities for Persons With AIDS Projects		Increase mixed-income/special needs housing choice Develop permanent supportive housing & facilities Develop transitional housing/support services	Permanent supportive housing for special needs Provide affordable rental housing options Accessible/visitable housing Create housing choices for a variety of incomes Create neighborhoods of	HOPWA: \$1,571,577

		Provide tenant-based rental assistance	choice	
Community Housing Development Organization (CHDO) Projects	Orange Mound Bickford/Bearwater/Uptown North Frayser Uptown	Increase/expand accessible housing options Production of affordable rental housing Preserve the existing housing stock To plan neighborhoods of choice via area targeting	Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Create neighborhoods of choice	HOME: \$398,526
HARP Major Rehabilitation		Preserve the existing housing stock	Preservation of housing	CDBG: \$146,262 HOME: \$325,850
Cleaborn Pointe at Heritage Landing	Cleaborn/Foote Redevelopment	Increase/expand accessible housing options Production of affordable rental housing Increase mixed-income/special needs housing choice To plan neighborhoods of choice via area targeting	Provide affordable rental housing options Accessible/visitable housing Create housing choices for a variety of incomes Create neighborhoods of choice	HOME: \$665,000
Volunteer Home Repair		Preserve the existing housing stock	Preservation of housing	CDBG: \$66,750
Minor Home Repair		Preserve the existing housing stock	Preservation of housing	CDBG: \$367,125
Tenant Based Rental Assistance		Provide tenant-based rental assistance	Tenant based rental assistance for special needs	HOME: \$370,500
Multi/Rental Housing Development		Production of affordable rental housing	Provide affordable rental housing options	HOME: \$210,757

Section 108 Loan Repayments		Production of affordable rental housing Preserve the existing housing stock To plan neighborhoods of choice via area targeting	Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Create neighborhoods of choice	CDBG: \$821,279
Summer Enrichment Sports		To help fund public services and facilities	Public services and facilities	CDBG: \$200,000
MALS Fair Housing Center		Increase/expand accessible housing options Increase mixed-income/special needs housing choice	Accessible/visitable housing Create neighborhoods of choice	CDBG: \$123,020
Title XX Match		To help fund public services and facilities	Public services and facilities	CDBG: \$115,887
Community and Economic Development Program		To plan neighborhoods of choice via area targeting Support job training/placement and job creation	Create neighborhoods of choice Small business/workforce development	CDBG: \$166,875
Property Maintenance		To plan neighborhoods of choice via area targeting	Create neighborhoods of choice	CDBG: \$225,000
Alliance for Nonprofit Excellence		Increase mixed-income/special needs housing choice To plan neighborhoods of choice via area targeting Support job	Create housing choices for a variety of incomes Trained Workforce Create neighborhoods of choice Public services and facilities	CDBG: \$50,000

		training/placement and job creation To help fund public services and facilities	Small business/workforce development	
Neighborhood Plans	Aerotropolis Raleigh Fairgrounds/Beltline Cleaborn/Foote Redevelopment University District/Fairgrounds	To plan neighborhoods of choice via area targeting	Create neighborhoods of choice	CDBG: \$100,000
Planning and Material Development		To plan neighborhoods of choice via area targeting	Create neighborhoods of choice	CDBG: \$50,000
Community Alliance for the Homeless		End Homelessness for the Chronically Homeless Secure housing for homeless persons & families Rapid Re-Housing of homeless persons & families	Homeless prevention for at-risk persons/families Rapid Re-housing for individuals and families Permanent supportive housing for chronic homeless	CDBG: \$129,396
Intern Program	Binghampton Midtown Corridor South Memphis University District/Fairgrounds Frayser College Park/Soulsville	To plan neighborhoods of choice via area targeting	Create neighborhoods of choice	CDBG: \$110,000
HOPWA Adminstration		Increase/expand accessible housing options	Permanent supportive housing for special needs	HOPWA: \$48,605

		Provide tenant-based rental assistance To help fund public services and facilities	Transitional housing/services for special needs Public facilities for special needs populations Accessible/visitable housing Create neighborhoods of choice Public services and facilities	
ESG Administration		End Homelessness for the Chronically Homeless Secure housing for homeless persons & families Rapid Re-Housing of homeless persons & families	Homeless prevention for at-risk persons/families Rapid Re-housing for individuals and families Permanent supportive housing for chronic homeless	ESG: \$30,111
CHDO Administration	Orange Mound Bickford/Bearwater/Uptown North Frayser Uptown	Production of affordable rental housing Preserve the existing housing stock To plan neighborhoods of choice via area targeting	Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Create neighborhoods of choice	HOME: \$132,841
HOME Administration		Increase/expand accessible housing options Production of affordable rental housing Preserve the existing	Permanent supportive housing for chronic homeless Permanent supportive housing for special needs	HOME: \$265,684

		housing stock Develop permanent supportive housing & facilities Develop transitional housing/support services Provide tenant-based rental assistance To plan neighborhoods of choice via area targeting	Transitional housing/services for special needs Tenant based rental assistance for special needs Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Create neighborhoods of choice	
Memphis Area Legal Services Fair Housing Enforcement		Increase/expand accessible housing options	Accessible/visitable housing Create housing choices for a variety of incomes Create neighborhoods of choice	CDBG: \$45,832
CDBG Administration	Binghampton Orange Mound Victorian Village Riverfront Aerotropolis Annesdale/Snowden SMART MANDCO Berclair Klondyke/Smokey City Jackson/Hollywood Midtown Corridor	Increase/expand accessible housing options Production of affordable rental housing Preserve the existing housing stock Provide tenant-based rental assistance To plan neighborhoods of choice via area targeting Support job training/placement and job	Tenant based rental assistance for special needs Public facilities for special needs populations Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Trained Workforce Create neighborhoods of	CDBG: \$1,158,293

	Riverview Kansas Overton Square/Arts District Mall of Memphis/ Mt Moriah Pyramid/Pinch Raleigh Hyde Park/Douglass South Memphis Glenview Downtown Southgate/Belz Bickford/Bearwater/Uptown North Cooper-Young Fairgrounds/Beltline Cleaborn/Foote Redevelopment Legends Park Hickory Hill University District/Fairgrounds Memphis Medical Center Levi/West Whitehaven Whitehaven Frayser Latham Terrace College Park/Soulsville University Place Linden.Pontotoc Uptown New Chicago	creation To help fund public services and facilities	choice Public services and facilities Small business/workforce development	
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Director's Office Program Delivery		Production of affordable rental housing Preserve the existing housing stock Increase mixed-income/special needs housing choice To plan neighborhoods of choice via area targeting Support job training/placement and job creation	Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Trained Workforce Create neighborhoods of choice Small business/workforce development	CDBG: \$212,888
Accounting Department Program Delivery		Increase/expand accessible housing options Production of affordable rental housing Preserve the existing housing stock Increase mixed-income/special needs housing choice To help fund public services and facilities	Public facilities for special needs populations Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Public services and facilities	CDBG: \$381,524
Human Resources Program Delivery		Increase/expand accessible housing options Production of affordable rental housing Preserve the existing housing stock To help fund public services	Public facilities for special needs populations Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for	CDBG: \$200,426

		and facilities	a variety of incomes Public services and facilities	
Compliance and Monitoring Department Program Delivery		Increase/expand accessible housing options Production of affordable rental housing Preserve the existing housing stock Increase mixed- income/special needs housing choice Develop permanent supportive housing & facilities Develop transitional housing/support services Provide tenant-based rental assistance Support job training/placement and job creation To help fund public services and facilities	Permanent supportive housing for special needs Transitional housing/services for special needs Tenant based rental assistance for special needs Public facilities for special needs populations Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Trained Workforce Create neighborhoods of choice Public services and facilities Small business/workforce development	CDBG: \$482,065
Legal Department Program Delivery		Production of affordable rental housing Increase mixed- income/special needs housing choice To plan neighborhoods of choice via area targeting	Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Create neighborhoods of	CDBG: \$259,432

		To help fund public services and facilities	choice Public services and facilities	
Information Systems Program Delivery		End Homelessness for the Chronically Homeless Secure housing for homeless persons & families Rapid Re-Housing of homeless persons & families Increase/expand accessible housing options Production of affordable rental housing Preserve the existing housing stock Increase mixed-income/special needs housing choice Develop permanent supportive housing & facilities Develop transitional housing/support services Provide tenant-based rental assistance To plan neighborhoods of choice via area targeting Support job training/placement and job	Homeless prevention for at-risk persons/families Rapid Re-housing for individuals and families Permanent supportive housing for chronic homeless Permanent supportive housing for special needs Transitional housing/services for special needs Tenant based rental assistance for special needs Public facilities for special needs populations Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Trained Workforce Create neighborhoods of choice Public services and facilities Small business/workforce development	CDBG: \$54,000

		creation To help fund public services and facilities		
HARP Program Delivery		Preserve the existing housing stock	Preservation of housing	CDBG: \$487,622
Community Development Program Delivery		To plan neighborhoods of choice via area targeting Support job training/placement and job creation To help fund public services and facilities	Trained Workforce Create neighborhoods of choice Public services and facilities Small business/workforce development	CDBG: \$464,400
Real Estate Development Program Delivery		Production of affordable rental housing Preserve the existing housing stock Increase mixed-income/special needs housing choice To plan neighborhoods of choice via area targeting	Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Create neighborhoods of choice	CDBG: \$285,291
Urban Policy, Planning, Development and Design Studio		To plan neighborhoods of choice via area targeting	Create neighborhoods of choice	CDBG: \$230,827
Finance Department Program Delivery		Preserve the existing housing stock	Preservation of housing	CDBG: \$401,582
Homeless and Special Needs Program Delivery		End Homelessness for the Chronically Homeless Secure housing for homeless persons &	Homeless prevention for at-risk persons/families Rapid Re-housing for individuals and families	CDBG: \$517,377

		families Rapid Re-Housing of homeless persons & families Increase/expand accessible housing options Increase mixed-income/special needs housing choice Develop permanent supportive housing & facilities Develop transitional housing/support services Provide tenant-based rental assistance To help fund public services and facilities	Permanent supportive housing for chronic homeless Permanent supportive housing for special needs Transitional housing/services for special needs Tenant based rental assistance for special needs Public facilities for special needs populations Accessible/visitable housing Public services and facilities	
Portfolio Management Program Delivery		Production of affordable rental housing Preserve the existing housing stock	Provide affordable rental housing options Preservation of housing	CDBG: \$338,099
Planning and Grants Program Delivery		To plan neighborhoods of choice via area targeting	Create neighborhoods of choice	CDBG: \$205,214
Central Office Program Delivery		End Homelessness for the Chronically Homeless Secure housing for homeless persons & families Rapid Re-Housing of	Homeless prevention for at-risk persons/families Rapid Re-housing for individuals and families Permanent supportive housing for chronic	CDBG: \$83,430

		homeless persons & families Increase/expand accessible housing options Production of affordable rental housing Preserve the existing housing stock Increase mixed-income/special needs housing choice Develop permanent supportive housing & facilities Develop transitional housing/support services Provide tenant-based rental assistance To plan neighborhoods of choice via area targeting Support job training/placement and job creation To help fund public services and facilities	homeless Permanent supportive housing for special needs Transitional housing/services for special needs Tenant based rental assistance for special needs Public facilities for special needs populations Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Trained Workforce Create neighborhoods of choice Public services and facilities Small business/workforce development	
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Table 58 – Project Summary

AP-35 Projects

Introduction

The following federal entitlement resources will be available during program year 2013 (fiscal year 2014), which begins on July 1, 2013 and ends on June 30, 2014. The Annual Action Plan includes projects and activities that are ongoing and may be funded with prior year funds. The projects on the listing of proposed projects are only those that Memphis plans to spend prior year and FY 2014 Federal entitlement funds received from HUD.

#	Project Name
1	Community Service Grants
2	CD Council Study
3	Food Bank
4	Housing Services for TBRA
5	HOME Match
6	MIFA Homeless Referral Center
7	Emergency Solutions Projects
8	Memphis Center for Independent Living
9	Housing Opportunities for Persons With AIDS Projects
10	Community Housing Development Organization (CHDO) Projects
11	HARP Major Rehabilitation
12	Cleaborn Pointe at Heritage Landing
13	Volunteer Home Repair
14	Minor Home Repair
15	Tenant Based Rental Assistance
16	Multi/Rental Housing Development
17	Section 108 Loan Repayments
18	Summer Enrichment Sports

#	Project Name
19	MALS Fair Housing Center
20	Title XX Match
21	Community and Economic Development Program
22	Property Maintenance
23	Alliance for Nonprofit Excellence
24	Neighborhood Plans
25	Planning and Material Development
26	Community Alliance for the Homeless
27	Intern Program
28	HOPWA Administration
29	ESG Administration
30	CHDO Administration
31	HOME Administration
32	Memphis Area Legal Services Fair Housing Enforcement
33	CDBG Administration
34	Director's Office Program Delivery
35	Accounting Department Program Delivery
36	Human Resources Program Delivery
37	Compliance and Monitoring Department Program Delivery
38	Legal Department Program Delivery
39	Information Systems Program Delivery
40	HARP Program Delivery
41	Community Development Program Delivery
42	Real Estate Development Program Delivery
43	Urban Policy, Planning, Development and Design Studio
44	Finance Department Program Delivery
45	Homeless and Special Needs Program Delivery
46	Portfolio Management Program Delivery

#	Project Name
47	Planning and Grants Program Delivery
48	Central Office Program Delivery

Table 59 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of Memphis will have challenges in eliminating obstacles to underserved needs due to the reduction in its CDBG and HOME program funds and the significant number of low and moderate income citizens living in the City. While the City of Memphis has several programs aimed at addressing underserved needs, the reduction in CDBG funding results in a reduction in the amount available for public service activities. The City will continue to work with its nonprofit and other partners to identify other funding opportunities and to leverage related efforts.

A lack of quality affordable rental housing remains a challenge in Memphis. HCD typically uses a competitive process for selecting projects that provide multi-family and other rental housing. However, in FY14, there were not sufficient funds to allocate through this process. HOME funds will be used toward the Cleaborn Homes HOPE VI revitalization project for affordable rental housing and to support other affordable rental housing project opportunities as they arise.

AP-50 Geographic Distribution

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

In FY2014, services provided through the CDBG program will be concentrated primarily in low/moderate income neighborhoods. As illustrated in the following map labeled CDBG Eligible Census Tracts, most areas of the City are low and moderate income areas per HUD definition (51% or more of people within an area have incomes 80% or below the Median Family Income). Other programs operate on a citywide basis but serve only low and moderate income persons. HOME funds must be utilized for housing activities benefiting low and moderate income people and are targeted accordingly.

Rationale for the priorities for allocating investments geographically

In addition to working in low and moderate income areas, HCD utilizes a targeted approach to neighborhood revitalization. HCD also recognizes that neighborhoods have distinct needs and must have different revitalization strategies and approaches to redevelopment. To accomplish this, HCD engages in community planning efforts, working closely with neighborhood-based organizations and other City Divisions, including the Office of Planning and Development to identify what is needed in a particular community. HCD also uses Geographic Information Systems to map existing conditions and to track progress made in targeted areas. HCD also targets neighborhoods on the basis of the following criteria: • Location • Amount of investment already occurring or planned • Presence of a viable CDC/CHDO • Assets present in the neighborhood • Ability to attract private investment • Ability to sustain and leverage City/federal investment

Affordable Housing

AP-55 Affordable Housing

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	350
Non-Homeless	1,750
Special-Needs	207
Total	2,307

Table 61 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	140
The Production of New Units	100
Rehab of Existing Units	37
Acquisition of Existing Units	0
Total	277

Table 62 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing

Introduction

The Memphis Division of Housing and Community Development (HCD) is functionally consolidated with the Memphis Housing Authority in area redevelopment and revitalization efforts. In addition to planning neighborhood and area redevelopment, these efforts extend to identifying ways in which entitlement funds (CDBG and HOME) may be used to support the expansion of rental housing opportunities for low and very-low income residents.

Actions planned during the next year to address the needs to public housing

Working in conjunction with the Memphis Housing Authority (MHA), during the next year, the City will assist the completion of the Choice Neighborhood Plan for Cleaborn/Foote Homes project area. Memphis is using HOME funds to leverage funding for the construction of Phase I Cleaborn Elderly Housing Development. Memphis will also assist the MHA in its application for a Choice Neighborhood Implementation Grant pending the outcome of acceptance of the plan.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The City, through the Memphis Housing Authority (MHA) works with Urban Strategies Memphis HOPE in coordinating and promoting programs that enhance the economic and social self-sufficiency of public housing residents. MHA also has an informal and formal grievance procedure that provides for the disposition of resident complaints or grievances. MHA has a Resident Advisory Board which meets with residents to receive input, suggestions and concerns as to public housing authority policies, operations and management.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Memphis Housing Authority is not a troubled public housing agency.

AP-65 Homeless and Other Special Needs Activities

Introduction

The Mayors' Action Plan to End Homelessness, the guiding set of strategies for the local Continuum of care, focuses on the evidence-based strategies of permanent housing and rapid rehousing along with targeting the best fit interventions to the appropriate subpopulation. We are in the process of converting or reallocating 50% of our transitional housing units to permanent housing programs, either rapid rehousing or permanent supportive housing. Recently, homelessness in Memphis and Shelby County has fallen by 13%.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Reaching out to homeless persons and assessing their individual needs: The community's outreach and engagement approach includes a phone-based hotline, two walk-in centers, and roving street outreach presence. For families with children, we have a centralized intake that screens, on average 500 families per month and our phone-based hotline receives 1800 calls/month. Recently, through implementation of the 100,000 Homes/Memphis100 initiative, our street outreach team has begun meeting weekly to discuss and prioritize the vulnerable unsheltered individuals in the community. This has brought to light the importance of street outreach and the need to enhance funding for outreach and SOAR activities. We expect to pursue funding to expand and enhance our street outreach presence in the coming years. We are also working to establish an electronic assessment and referral tool to maximize our existing resources and make it easier for people experiencing homelessness to seek help.

Addressing the emergency shelter and transitional housing needs of homeless persons

Addressing the emergency shelter and transitional housing needs of homeless persons: Memphis has identified the need for free/no fee emergency shelter especially for single women. We are still seeking a non-profit sponsor for this effort. As indicated previously, we are looking to convert existing transitional housing programs to rapid rehousing or permanent supportive housing. We will maintain and target the remaining transitional housing programs for populations most likely to leave homelessness through this intervention and who will not qualify for permanent supportive housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Helping homeless persons (especially chronically homeless individuals and families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living: For chronically homeless individuals and families, the Mayors' Action Plan calls for an additional 391 units of permanent supportive housing. So far, we have added 278 units and are seeking to add another 113 over the next three years. Many of these units (over 200) are designated for chronically homeless veterans. The plan also calls for 98 units of permanent supportive housing for families. We are in the process of converting 73 units of transitional housing to 69 units of permanent supportive housing (some units will be combined to add bedrooms in units for larger households) for chronic and extremely low-income homeless families who are involved in the child welfare system, and youth aging out of foster care with their own children. This project, known as the Memphis Strong Families Initiative, is expected to launch in July 2013.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are being discharged from publicly funded institutions and systems or care: Our Emergency Housing Partnership will serve at least 100 households with homeless prevention assistance in the upcoming year through the Emergency Solutions Grant program. MIFA's central assessment process helps mediate with more than three thousand families each year who avoid homelessness as a result. Our partnerships with the public institutions including foster care, corrections, and hospitals continue to improve. We would like to secure funding and a non-profit sponsor that could provide respite care to those who are homeless and have had or are awaiting surgery or other medical procedures that make it unsafe for them to discharge to homelessness. We have launched a Housing First Assertive Community Treatment team that provides intensive, integrated treatment for dually diagnosed chronically homeless individuals who reside in permanent housing. This team, supervised by Comprehensive Counseling Network includes mental health professionals, physical health professionals, case managers, and peer support specialists. They are poised to serve at least 80 individuals who are housed by one of eight permanent supportive housing providers. The services we expect people leaving institutions to need are housing, community based mental health counseling and treatment, physical health care, employment services, substance abuse counseling and treatment, disability benefit application assistance, and legal advocacy/services.

AP-70 HOPWA Goals

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	\$190,000
Tenant-based rental assistance	\$382,000
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	65
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	10
Total	572,075

AP-75 Barriers to affordable housing

Introduction

An update to the City of Memphis Analysis of Impediments to Fair Housing was completed in October 2011. In the analysis, there are a number of recommendations identified that are aimed at the creation of a comprehensive housing strategy to increase the production of affordable and accessible housing, particularly in low poverty communities with access to opportunities. Four recommendations dealing specifically with removal of barriers to affordable housing are discussed in the narrative below.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

- Utilize Vacant Land as Incentive to Increase Affordable Housing Supply: Make City-owned vacant homes or lots available to affordable housing developers at a significant cost reduction. This not only makes affordable housing available, but if implemented strategically, will stabilize neighborhoods and increase property tax revenues.
- Identify and Overcome Housing Production Impediments: The City should convene discussions with for-profit and not-for-profit housing producers and lenders regarding how to overcome impediments to the production of accessible, affordable, and large (4 or more bedrooms) housing units. A secondary goal of these discussions would be to educate for-profit developers about current tools available for the production of affordable housing. Lastly, these discussions may be used to encourage for-profit and not-for-profit housing developers to consider partnering on affordable, accessible and large-unit housing projects. In recognition of production impediments, the Division of Planning and Development has removed a barrier to the development of affordable housing by an amendment that was made to the Memphis and Shelby County Unified Development Code (UDC) in August 2012 that removed onerous regulations that applied to existing multi family housing. These regulations were part of the original UDC which took effect Jan 2011. Between that time and Aug 2012, we found that certain redevelopment projects, including some utilizing THDA funding, were very difficult without variances, etc. from the Board of Adjustment and/or the Memphis City Council.
- Create a Citywide Housing Trust Fund: The City of Memphis should support the development of a local Housing Trust Fund (HTF) – a new, ongoing, dedicated source of revenue to support affordable and accessible housing. The HTF could be administered by the City and support a wide range of housing, including permanent housing services for the homeless as well as the development and preservation of affordable rental units. The HTF could also support first-time homebuyers and provide preservation assistance for the homes of existing homeowners.
- Utilize Tax Incremental Financing (TIF) to Produce Accessible and Affordable Housing: The City of Memphis should utilize TIFs to increase the production of housing units accessible for persons

with disabilities and affordable to residents with lower incomes. For instance, TIF approval evaluation criteria could prioritize residential development projects that include accessible and/or affordable housing. Municipalities should partner with MCIL, other disability rights advocacy groups, local community development groups and affordable housing developers to research creative ways to use TIF to produce affordable, accessible housing.

AP-85 Other Actions

Introduction

In FY14, the Division of Housing and Community Development will follow the strategies outlined in the Three-Year Consolidated Plan and pursue activities intended to reduce homelessness, foster and maintain affordable housing, reduce poverty, and enhance coordination with other government, nonprofit, for-profit, philanthropic, and other organizations to achieve a common goal of meeting the needs of the citizens of Memphis.

Actions planned to address obstacles to meeting underserved needs

The City of Memphis will have challenges in eliminating obstacles to underserved needs due to the reduction in its CDBG and HOME program funds and the significant number of low and moderate income citizens living in the City. While the City of Memphis has several programs aimed at addressing underserved needs, the reduction in CDBG funding results in a reduction in the amount available for public service activities. The City will continue to work with its nonprofit and other partners to identify other funding opportunities and to leverage related efforts. The Continuum of Care planning process will continue to be conducted by the City's sub-contract agreement with the Community Alliance for the Homeless. The Alliance will assist in the planning process by ensuring there is input from the broader community, facilitate the preparation of the City's Continuum of Care application and update the Needs Assessment for Homeless and Other Special Needs Populations. HCD will give particular attention to outreach efforts and expanding options to serve the severely mentally ill and others with special needs who are homeless through the Tenant Based Rental Assistance program and housing construction projects. A lack of quality affordable rental housing remains a challenge in Memphis. HCD typically uses a competitive process for selecting projects that provide multi-family and other rental housing. However, in FY14, there were not sufficient funds to allocate through this process. HOME funds will be used for affordable rental housing as part of the Cleaborn Homes HOPE VI revitalization project and for projects anticipated to receive allocations of low-income housing tax credits.

Actions planned to foster and maintain affordable housing

In FY14, HCD will meet foster and maintain affordable housing through the following activities:

- Funding and/or operating minor, major, and volunteer home repair programs
- Homeownership down payment assistance
- Property Acquisition
- Support the activities of Community Housing Development Organizations and Community Development Organizations to acquire, rehabilitate, or construct affordable housing
- Support the Memphis Fair Housing Center on their investigations, education, and outreach initiatives
- Support activities aimed at reducing blight

- Support the Memphis Housing Authority's efforts to revitalize public housing and neighborhoods through HOPE VI and Choice Neighborhoods
- Support efforts of the for-profit housing development community by creating a streamlined approach to assisting in the development process through the Property Development Center

In addition to these programs, HCD will also participate in other initiatives aimed at promoting affordable housing including the Tennessee Affordable Housing Coalition, work with appropriate committees and boards, and other activities as opportunities arise.

Actions planned to reduce lead-based paint hazards

HCD expects to identify or receive referrals on at least 250 housing units for potential lead hazard reduction work, and will determine eligibility, enroll and complete a minimum of 250 risk assessment and conditions inspections on those housing units. This will result in remediation and clearance for at least 195 housing units, rental and owner-occupied. HCD maintains lists of “priority” rental properties built prior to 1978 that have already been identified as potential candidates for hazard reduction activities. These lists will be used on an ongoing basis to identify potential units for remediation and to notify owners of funding availability.

HCD Lead Hazard Reduction staff will coordinate lead hazard outreach and educational efforts with community partners such as the Shelby County Health Department, Shelby County Environmental Court, Memphis Housing Authority and Section 8 landlords. These partners will provide additional avenues for involving private property management companies, owners of rental properties, faith- and community-based organizations, and contractors in both identification and reduction of lead hazards. HCD will utilize lead demonstration grant funds to provide employment training in the field of lead hazard reduction for at least 100 low-income individuals as lead hazard workers and 30 individuals as lead hazard supervisors.

Shelby County Health Department is a partner in this program, pledging to provide blood lead level testing of children, ongoing medical case management for children with EBLs, and clearance and follow-up inspections of housing units that receive lead remediation work.

The Tennessee Department of Environment and Conservation will also participate in this program, providing referrals and documentation of properties where a child under age six has been identified as having an EBL; providing review and approval of contractor work plans for individual work sites and affected families; monitoring compliance of lead hazard reduction job sites through on-site inspections; and providing technical support to City of Memphis staff and contractors.

Actions planned to reduce the number of poverty-level families

The City of Memphis has a substantial number of people who live in poverty. The 2011 American Communities Survey shows that 27.2% of people living in the City of Memphis at or below the poverty

level. The poverty rate of the Memphis metro area is the highest when compared to the largest 51 metro areas in the U.S. and has increased in recent years. While many of the factors related to poverty are beyond the City's control, the City is committed to addressing issues related to poverty and to grow prosperity and opportunity for all of its citizens. Attacking poverty is a key component of Mayor Wharton, recognizing that Memphis cannot be a City of Choice with a 27.2% poverty rate. Reducing the poverty rate by 10% would bring the poverty rate in line with the rest of the country. To this end, Mayor Wharton has identified concrete goals to attack this issue, including: Eradicate public housing; Prevent homelessness; Decrease the unemployment rate and increase the number of living wage jobs; Decrease high school drop out rates and increase student test scores; and Improve health care outcomes for people in need. Many of the programs and activities outlined in the Consolidated Plan Three-Year Strategy are related to reducing poverty. Activities under the homeless and special needs department are geared toward those most in need, while others, including promotion of homeownership, job training/creation, and education programs are long terms strategies to reducing poverty. These include the following: The Memphis Opportunity Fund, the Contractors Assistance program and other programs that provide job and life skills training, assisted and transitional housing, and micro-enterprise development; Job creation through major economic development activities; Activities aimed at increasing the economic self-sufficiency of public housing and housing choice voucher tenants, including the Housing Choice Voucher and Public Housing Family Self-Sufficiency Programs; Working with code enforcement and others to insure that problem properties are reduced, which preserves the value of neighborhood property; Assisting low and moderate income citizens to purchase homes; and Providing public service activities including youth, elderly, homeless, community, health care, and educational services to low and moderate income citizens. A majority of the funding used to support job/life skills training and micro-enterprise development is provided through direct City general revenue funding. As prescribed by HUD, assistance to low and moderate income families remains a focal point of HCD's mission. The Renaissance Business Center (RBC) under HCD is funded with City general funds and provides entrepreneurs and small businesses in Memphis with training, counseling, and information. The RBC houses the Small Business Association, Southeast Community Capital, Tennessee Small Business Development Center, Black Business Association, and Memphis Area Minority Contractor's Association, all of which provide counseling, financing opportunities, trainings, seminars, and technical assistance.

Actions planned to develop institutional structure

HCD has operated the City of Memphis entitlement program for many years, since the 1970's when the CDBG program was created, and has a well-established structure for implementing its programs. HCD has and will continue to have broad partnerships with other agencies in the community who provide housing and community development programs and services. General administration, program implementation, and monitoring of the CDBG, HOME, ESG, and HOPWA programs are the responsibility of HCD. HCD is continually looking for ways to improve its service delivery to sub-grantees and other internal and external customers and undertakes professional development activities as appropriate.

To increase the availability of affordable housing for Memphis residents, HCD partners with CHDOs, CDCs, other nonprofit housing providers, for profit developers, the Memphis Housing Authority, lenders, the Tennessee Housing Development Agency, the Health Education and Housing Facilities Board, and other related agencies. These partnerships help to leverage scarce federal resources and create more affordable housing opportunities.

To meet the needs of the homeless population in Memphis, the City of Memphis and Shelby County Mayors convened a group of stakeholders in 2010 around the development of the Action Plan to End Homelessness. HCD is currently working with homeless housing and service providers to implement the strategies identified in the plan.

No significant gaps in the institutional structure of HCD have been identified, however HCD recognizes the need for continual development, capitalization, and capacity building for the agency as well as for our non-profit partners to carry out housing and other activities.

Actions planned to enhance coordination between public and private housing and social service agencies

Memphis has a good history of successful partnerships aimed at providing housing and community development programs and services to its citizens. A variety of public and private resources are coordinated to help Memphis' families and individuals through traditional and innovative approaches to meeting the needs.

HCD will continue to work with key local government departments to carry out housing and community development strategies. These include but are not limited to Memphis Police Department, Memphis Fire Department, Public Works, Engineering, Public Services and Neighborhoods, General Services, the Office of Planning and Development, Shelby County Housing, Shelby County Health Department, Office of Community Services, Memphis Light Gas and Water, Memphis City Schools, and the Memphis Housing Authority. All of these departments have a role in shaping and maintaining healthy communities and HCD will communicate and coordinate with appropriate departments as needed.

Equally important are the partnerships with local nonprofit service providers, homeless service and housing providers, community housing development organizations, community development corporations, faith-based institutions, organizations serving persons with special needs, foundations, intermediaries, private housing developers, quasi government agencies, and others. The partnerships may include the grant funding, coordination with programs provided through these organizations, leveraging resources, information sharing, and other activities aimed at identifying and meeting the needs within the community.

HCD will also continue to work closely with the regional and local HUD field office to receive technical assistance and trainings as needed, as well as working together on shared initiatives and events such as

Fair Housing and others. HCD partners with the State Housing Agency (the Tennessee Housing Development Agency) on several programs including: low-income housing tax credits, multi family programs, networking and information sharing through the Tennessee Affordable Housing Coalition, and other initiatives.

Program Specific Requirements

AP-90 Program Specific Requirements

Introduction

The Division of Housing and Community Development estimates that in PY 2013/FY 2014, it will receive an estimated \$3,075,839.00 in Program Income. The City estimates that at least 90% of CDBG funds will be used for the benefit of low-moderate income persons. Specific programs will provide for the delivery of public services that will benefit low-moderate income youth, seniors, homeless individuals and families. Housing rehabilitation will be provided to low/mod income homeowners. Non-housing community development activities will address slum/blight conditions and provide job-training assistance to unemployed and under-employed persons.

HOME funds will be used to provide rental assistance to special needs sub-populations based upon findings by the 2013 Housing Study which confirms the inability of low-incomes with disabilities to afford market rent housing. Further research indicated the following additional needs: 1) most of the special needs population cannot work and their survival depends on either family or public support; 2) their main source of public monetary support is the Supplemental Security Income (SSI), which in 2013 paid \$710/person per month; and 3) this amount is well below the level required for normal living expenses (for example, the 2010 Fair Market Rent in Memphis was \$648 per month for a one bedroom housing unit and \$768 for a two bedroom unit.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220.(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	1,192,000
Total Program Income:	1,192,000

Other CDBG Requirements

1. The amount of urgent need activities

0

2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.

90.00%

2014, 2015, 2016

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220.(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows.
2. The Division of Housing and Community Development will leverage the use of HOME funds as follows:
 - through its partnerships with local non-profit housing development corporations and CHDOs who will provide private sources of funding;
 - through its partnership with Memphis Housing Authority who will use HOPE VI, LIHTCs, private and public housing funds; and
 - through its partnerships with for-profit affordable housing developers who will provide private financing, LIHTCs and State of Tennessee funding where available.
3. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

When HOME funds are used to provide homebuyer assistance activities, a recapture provision is imposed on the use of DPA funds such that the funds can be recaptured in the future to assist other low and very low income home buyers. One of the following recapture provisions will secure the DPA funds and it is the sole discretion of the City of Memphis to determine the source of DPA funds and the applicable recapture provision.

A. Deferred Payment Loan

Down payment and closing cost assistance received by home buyers (up to \$10,000) will be reduced twenty percent (20%) of the approved amount each year on the anniversary date of the Note. If the original homebuyer retains ownership of the property for the full period of affordability, the repayment of the DPA funds to the City will not be required, the debt will be forgiven and the lien will be released. However, if there is a property transfer before the expiration of the period of affordability or the original home buyer refinances, leases, rents, or otherwise conveys the property in any manner, the remaining pro rata portion of the original amount will become due upon demand of the City of Memphis. These provisions will be incorporated into the recorded DPA Deed of Trust and the Note of Obligation to secure these

funds and the homebuyer will acknowledge this provision in the securing documents.

B. Payback Loan

Down Payment and closing cost assistance received by homebuyers up to \$10,000 will be required to be repaid in monthly installments over a period of five (5) years at 0% interest. However, if there is a property transfer before the expiration of the period of affordability or the original home buyer refinances, leases, rents, or otherwise conveys the property in any manner, the remaining pro rata portion of the original amount will become due upon demand of the City of Memphis. Liquidation of any DPA Award prior to satisfaction of DPA terms will require the homeowner to obtain a payoff amount from the HCD Loan Servicing Department. Such action would accelerate the demand feature of the Note. All loans will be secured by the property purchased and will be reflected in the Note and through a recorded Deed of Trust. A \$6.50 monthly servicing fee will added to all monthly payments.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds See 24 CFR 92.254(a)(4) are as follows:

Units acquired with HOME funds are primarily associated with the CHDO program. In an effort to maintain the focus of the HOME Program, CHDO organizations shall include a provision in its deed of trust that ensure the housing unit assisted with HOME funds is maintain as an affordable housing unit for low income families throughout the period of affordability. The Deed of Trust will need to have legal language in it that indicates whether the recapture or resale option was selected. A copy of the restriction included in the deed of trust shall be submitted to the Non-Profit Housing Center.

Recapture: The legal mechanism used to enforce the repayment of all or a portion of the direct HOME subsidy if the homeowner decides to sell the house within the affordability period. In selecting the recapture option the homeowner may sell the property to any willing buyer. The City requires full repayment of the direct HOME subsidy when resale occurs during the affordability period.

Resale: This option ensures that the HOME-assisted unit remains affordable over the entire affordability period. Therefore if the house is sold the new purchaser must be low-income by HOME definition and the house is the buyer principle resident.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

This is not applicable to HCD.

Emergency Solutions Grant (ESG)

1. Include written standards for providing ESG assistance (may include as attachment)
The following written standards for providing assistance are contained in the Emergency Housing

Partnership's policy and procedures manual which is published on the City of Memphis website as well as the CoC Lead Agency's website which is www.communityallianceforthehomeless.org.

- Heads of households must be caring for at least one dependent child for whom there is evidence of legal custody or a disabled relative requiring care from the head of household for activities of daily living. (Exceptions are made for Veterans Administration Supportive Housing program and the Foster Care/Independent Living program.)
- Households must be residents of Shelby County.
- Households must demonstrate they have income below 30% of the Area Median Income for the City of Memphis.
- Households must demonstrate (and have verification from at least two collateral contacts) that they will be literally homeless but for this assistance and that they have no other resources (financial or relational) to prevent them from becoming homeless.
- Households must demonstrate ability to retain their housing beyond the initial period of assistance through both earned and unearned income sources.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The centralized intake and assessment for homeless families has been operating since 2009. Starting with the idea of a centralized intake Memphis spent 5 months designing the process and settling on assessment tools. Our consultant had done similar work in another city and we were able to replicate several aspects of that approach as well as the assessment tools. The process was selected because it had worked in another community and made sense to those on the planning team.

The coordinated assessment for single individuals is a two-step process using Community Solutions Vulnerability Index and DESC (Downtown Emergency Shelter Center)'s Vulnerability Assessment Tool. The City studied these models during development of our Action Plan to End Homelessness and decided in September of 2012 to use both after receiving training on both and learning more about how they could be used in conjunction. It was found that the VI vulnerability rate is twice the rate of the VAT. Since the VI only takes 10 minutes or less, the City can use it as a screening tool to learn whether we should pursue permanent housing or not.

Social workers and eligibility workers in the centralized intake conduct the assessments in most cases. Individuals who are placed into shelter first get an initial screening and the more in-depth assessment by Family Housing Advocates (rapid re-housing case managers) after they have spent some time in shelter and have started earning income. The assessment is a basic eligibility screening looking at current housing, income, and household composition.

The Structured Decision Making (SDM) Risk Assessment Tool is used to determine whether or not families will receive professional supportive services. If they score moderate or low risk they are either referred to a faith-based mentor or receive no referral. If they score high risk, they are referred to a Family Housing Advocate. The SDM score is captured in HMIS, but the individual

questions are not.

Based on some recent grants, the City has also have defined geographic assignments certain FHAs can only serve certain zip codes where other services are also provided in the neighborhood (e.g. place-based services model).

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City of Memphis in collaboration with the local Continuum of Care utilizes the priorities set by the CoC for the Emergency Solutions Grant. The City of Memphis Administrator of the Homeless & Special Needs Dept. serves on the Governing Council which implements/oversees the decision making of the CoC. Once priorities are established by the CoC, those priorities are utilized in the Emergency Solutions Grant through their application process which is open once a year for eligible applicants. There is a selection process which is implemented by utilizing the Ranking and Review Committee of the local Continuum of Care. The Ranking and Review Committee selects the recipients of the Emergency Solutions Grant based on the priorities that were established by the Continuum of Care along with other factors which includes past performance, operational feasibility, need for the project, project quality, and applicant capacity.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City currently has a formerly homeless person which serves on the Continuum of Care Committee

5. Describe performance standards for evaluating ESG.

The Continuum of Care has developed a Performance Benchmark chart which is included in each Emergency Solutions Grant contractual agreement. The Benchmark Performance Chart is utilized to monitor the progress of each ESG recipient.